Cyber Awareness Training Held at MMA

The MMA Information Technology Director and MMA Risk Management Services joined with Cameron Wellman of Maine Emergency Management Agency and Rob Herman of Workgroup Technologies to help members gain knowledge of the ever increasing cyber threats that are attacking public sector networks.

The program was held on March 15, 2016 with 65 members in attendance representing cities, towns, schools and utilities throughout the State of Maine. The programs centralized focus was “Awareness.” Member Services Representative Marcus Ballou stated “we wish to make our members aware of the present hazards, aware of the tools available to help them, and to be aware of the coverage and services we offer through the Property & Casualty Pool.”

Risk Management Services would like to make all members aware of this exciting program offering:

MMA’s Risk Management Services is offering Cyber Liability & Data Breach Expense coverage to members of the Property & Casualty Pool. Today’s technology makes it easier to store, steal or lose personal information so make sure your entity is protected. The coverage can be added at No Additional Cost (with completion of a new simplified application and subject to underwriting review).

Coverage Highlights:

• Cyber Liability - $1,000,000 limit per wrongful act
• Data Breach Expenses - $50,000 aggregate limit
• $1,000,000 aggregate limit per member
• $1,000 minimum deductible

Please contact a member of Risk Management Services Underwriting staff at 1-800-590-5583 for questions or additional information.

Maine Municipal Association Risk Management Services is also pleased to offer four new Online Cyber Liability courses free of charge to members of the MMA Risk Management Services programs.

The new courses are:

• Preventing Phishing 1
• Privacy Awareness
• Records Management Security Awareness
• Responsible Use of Social Media

To access online training:

Step 1: Log on to: http://www.memun.org/InsuranceServices/RiskManagementServices.aspx

Step 2: Choose Online Safety Training Registration and follow the easy instructions.

The Actual Cost of a Cyber Attack

Pay a ransom or no?

Even though the question seems dramatic and ripped from the script of a 70s spy movie, according to Joseph Bonavolonta, assistant special agent for the Cyber & Counterintelligence Program for the FBI, you may want to if you get hacked. “The ransomware is that good,” he said.

Depending on how you want to handle a cyber breach, what it will cost your organization can now vary widely.

Below are two examples of how much it can cost your organization if (when?) you get hacked.

Scenario 1: An employee accidentally leaves his work-issued laptop at a restaurant. The laptop has an unencrypt-
Cyber Attack (cont’d)

ing e-mail. The malware in that email then accesses the District’s centralized network exposing names, addresses, dates of birth, Social Security numbers and financial information, such as credit card and bank account numbers.

Based on the above information, estimated costs for this attack could potentially break out as follows:

Incident Investigation: $200,000 to $300,000
Post Incident Management: $350,000 to $500,000

Preventive measures:

1. Back up your data. Frequent backups ensures your ability to restore in the event of an attack.

2. Protect all sensitive data and develop policies for the distribution of sensitive data including who can send, to whom and in what protected/encrypted media.

3. Be suspicious of emails which requests information.

4. Do not click on links within an email unless you requested the information.

5. Within any email, be sure you know where a link is really taking you – the easiest way to do this is to let your mouse hover over the link to determine whether the link looks familiar or can be determined to be a real website.

6. Keep browsers and operating systems up to date.

7. Utilize virus and firewall protections and ensure latest patches have been installed.

8. Learn how to see where a link is really going.
   - Locate the first single forward slash (/) in the address.
   - Look at the information immediately to the left of the forward slash. That is the actual url name.

9. When in doubt verify or throw it out.

Housekeeping at Work

Effective housekeeping can eliminate some workplace hazards and help get a job done safely and properly. Poor housekeeping can contribute to accidents by hiding hazards that cause injuries. If the sight of paper, debris, clutter and spills is accepted as normal, then other more serious health and safety hazards may be taken for granted.

Housekeeping is not just cleanliness. It includes keeping work areas neat and orderly; maintaining halls and floors free of slip and trip hazards; and removing of waste materials (e.g., paper, cardboard) and other fire hazards from work areas. It also requires paying attention to important details such as the layout of the entire workplace, aisle marking, the adequacy of storage facilities, and maintenance. Good housekeeping is also a basic part of accident and fire prevention.

Effective housekeeping is an ongoing operation. It is not a hit-and-miss cleanup done occasionally. Periodic “panic” cleanups are costly and ineffective in reducing accidents.

What is the purpose of workplace housekeeping?

Poor housekeeping can be a cause of accidents, such as:

- Tripping over loose objects on floors, stairs and platforms.
- Being hit by falling objects.
- Slipping on greasy, wet or dirty surfaces.
- Striking against projecting nails, wire or steel strapping.
- And, cut hands or other parts of the body on projecting nails, wire or steel strapping.

To avoid these hazards, a workplace must “maintain” order throughout a workday. Although this effort requires a great deal of management and planning, the benefits are many.

What are some benefits of good housekeeping practices?

Effective housekeeping results in:

- Reduced handling to ease the flow of materials.
- Fewer tripping and slipping accidents in clutter-free and spill free work areas.
- Decreased fire hazards.
- Lower worker exposures to hazardous substances (e.g., dusts, vapors).
- Better control of tools and materials, including inventory and supplies.
- More efficient equipment cleanup and maintenance.
- Better hygienic conditions leading to improved health.
- More effective use of space.
- Reduced property damage by improving preventive maintenance.
- Less janitorial work.
- Improved morale.
- And, improved productivity (tools and materials will be easy to find).
Welcome Our New UC Coordinator: Denise Kolreg

Please welcome Denise Kolreg as our new Unemployment Compensation Coordinator. Many of you will recognize Denise as she has assisted our membership for more than 16 years. Denise brings a true dedication to exceeding our member’s needs.

MMA’s Unemployment Compensation Fund (UC Fund) was created in 1978 at the request of MMA members to assist them in meeting their obligations under the Employment Security Act in an efficient and cost effective manner.

The UC Fund membership is composed of municipalities and other public and related non-profit entities that are individually self-insured but administered as a group. Within the Fund, each member has a separate account. Members make quarterly payments into their account, based on rates developed by MMA’s consulting actuary. Claims are paid out of the member’s own account. The UC Fund reimburses the State monthly for unemployment claims paid to former employees and reports these payments to each member. Even if the member’s account is overdrawn because of high claim activity, the UC Fund continues to pay their monthly claim reimbursement to the state. This service provides our members with cost stability throughout a calendar year.

The primary benefits for program participants include:

• MODERATION OF CASH FLOW: Each December members of the UC Fund are notified of their contribution obligation for the next calendar year. The amount of the contribution is fixed for the year and additional payments are not required in the event a large sum is paid out in claims.

• SIMPLIFICATION: Communications and reporting to the Department of Labor are simplified. All mail for the UC Fund members from the Maine Department of Labor is directed to MMA. In most cases the Fund Coordinator can resolve any issues raised. Members’ UC wage reports also come to MMA for uniform reporting each quarter. The UC Fund Coordinator is available to answer unemployment compensation questions.

• DIVIDENDS, INTEREST AND EXCESS BALANCES: Dividends, interest, and excess balances are returned to members, based on the determination of MMA’s consulting actuary there is a sufficient balance in each member’s account to pay claims for the next year. Dividends are not guaranteed from year to year and their award depends not only on the claims but must also be approved by the MMA Executive Committee. The MMA Executive Committee oversees the operations of the UC Fund.

• TECHNICAL GUIDANCE: Technical guidance is available from MMA staff in preparing for fact findings and appeal hearings, preparing wage reports, requests for separation information, wage audits and other unemployment issues that may arise.

Welcome New Members

Property & Casualty Pool
Orono Veazie Water District • Southwest Harbor Water and Sewer District

Workers Compensation Fund
Southwest Harbor Water and Sewer District • Orono Veazie Water District

Playground Safety

Congratulations to Risk Management Services Loss Control Consultants Ann Schneider, Bob Thomas, John Waterbury, Lance Lemieux, and Dan Whittier for passing the National Recreation & Parks Association Certified Playground Safety Inspector course and exam. The program covers two days of training, followed by a half-day proctored exam, which is described by the National Recreation and Park Association (NRPA) as a program that offers the most comprehensive and up-to-date training on playground safety as well as provides certification for playground safety inspectors. The NRPA is dedicated to promoting children’s rights to play in a safe and challenging play environment.

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Accident Investigation Kit

What if you were supervising a jobsite that was two hours away from your main office? The unthinkable occurs and a worker is seriously injured. What do you do? Everything that happens from this point forward will be influenced by the actions you take in securing the accident site and performing a preliminary investigation. Most supervisors have limited training and experience when it comes to responding to emergencies. Preparing an Accident Investigation Kit, including an Accident Investigation Checklist to help you manage the investigation, will help them respond appropriately in an emergency situation.

Your kit should include the following:

- **Signs and barricade tape:** Use “Caution” and “Danger” signs and tape to immediately mark off areas to protect others on the site and impound evidence to ensure it isn’t inadvertently moved or tampered with. Be sure to provide a wide area around the actual incident site so that the investigation can proceed without interference.

- **Camera:** Take as many pictures as you can from as many angles and positions as possible. Based on the facts gathered, you may want to take simulated photos of where the individual was prior to the accident and or steps involved leading up to the accident. Many digital cameras have a video feature that can be very useful as well.

- **Measuring devices:** Accurate measurements will assist outside investigators, your MMA claims staff, and/or consulting engineers that may be involved with the incident to develop more precise data.

- **Gloves:** Be sure your kit contains both leather gloves (protection from damaged equipment or sharp materials) and nitrile gloves (protection from bloodborne pathogens).

- **Sign-in sheet:** Document the names of all the workers who are typically in the immediate area, and whether or not they were on site at the time of the incident.

- **Witness forms and pencils:** Obtain statements from witnesses while the incident is fresh in their minds. Remember at this point you are only collecting facts. All you want to do is have each witness record exactly what he or she recalls and witnessed. Don’t delay this process, even if workers are upset. You want to gather the information before their memory begins to play tricks on them.

- **Digital voice recorder:** You may find it easier to take statements from employees electronically and later transcribe your notes on paper.

- **Other items:** Your kit should also include a flashlight with batteries, a pad of lined paper, a permanent marker (to identify objects or mark areas being photographed), and contact information for company personnel, the MMA, and government agencies such as OSHA.

When serious incidents involve loss of life, third parties, and other catastrophic events, contact the MMA immediately for guidance and support. Remember, if a serious incident occurs, protect the scene, particularly if it involves a fatality. Keeping the site untouched is a sign that you’re willing to cooperate with the investigators. Don’t forget, you have 8 hours to notify OSHA in the event of a fatality and 24 hours to report any work-related inpatient hospitalizations, amputations, or loss of an eye.

Playground Safety (cont’d)

This certification enables the MMA Loss Control staff to provide high quality inspections of playgrounds and help to identify potential hazards which may result in injury to users. Any hazards identified are documented and recommendations are presented as a loss prevention tool for participating members. The loss prevention surveys are performed in an effort to assist members of the MMA Property & Casualty Pool with educational tools to minimize loss exposures and improve risk management efforts. Recommendations are developed from the conditions observed at the time of the visit and are not meant to include every possible cause of loss.

We also wish to thank the City of South Portland for hosting this training. There were several Parks/Recreation staff from numerous municipalities throughout Maine, along with participants from Massachusetts and other areas of the country that took part in the training and examination. Partial funding for this course was provided to our members thru a grant from MMA’s Risk Management Services in an effort to help reduce overall costs.

Please remember that April is playground safety month and if your town would like a visit, please contact your Loss Control Consultant or Risk Management Services for your personalized playground survey.

Property & Casualty Pool Renewal Reminder

We would like to thank our Members for their cooperation with the completion of the Property & Casualty Renewal Applications. The Property & Casualty Pool renewal application was due by March 31, 2015. Your 2016 Pool renewal application is an important part of the renewal process and we want our Members to know that help is available. If you would like assistance with the completion of your application or just have a question, please contact Marcus Ballou (mballou@memun.org) or Judy Doore (jdoore@memun.org) at 1-(800) 590-5583, so that we can help.

Serving Maine Communities Is What We Do And All We Do