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RISK MANAGER

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

JULY 2025



Michelle Pelletier

Director, Risk Management Services

A Message from the Director of MMA Risk Management Services

Over the past six months, the Risk Management Services (RMS) team has been diligently working to deliver valuable support to its members. Our dedicated Underwriters, Claims Representatives, and Loss Control professionals

serve Maine's municipalities and quasi-municipal entities, working tirelessly to develop effective solutions for members of the Property & Casualty Pool and the Workers' Compensation Fund. In addition, the team supporting the Unemployment Compensation (UC) Fund has been actively adapting to ongoing changes at the Maine Department of Labor.

Member engagement continues to be a top priority for Risk Management Services in 2025. We remain committed to promoting the wide range of services we offer to support our members.



This year, RMS presented Protecting Against Fraudulent Impersonation and Cyber Attacks at the Maine Municipal Tax Collectors and Treasurers' Association's 2025 Annual Conference. We also participated as vendors at both the Maine Fire Chiefs' and the Maine Town, City, and County Managers' Association conferences, connecting directly with municipal leaders.



Additionally, RMS was invited to the North Country Convention, sponsored by the Joint Environmental Training Coordinating Committee (JETCC), where we took part not only as vendors, but also as presenters. Our Loss Control staff delivered an important session on sewer liability, emphasizing the need for proper maintenance and highlighting the hazards associated with utility work.

In May, staff attended the Maine Police Chiefs' Association Conference to raise awareness about the **SERVESTRONG** wellness initiative and our driver training resources. We participated in the June Highway Congress, where we showcased our new Fleet Safety Program and provided a sample policy tailored for public works departments.

Likewise, our Member Services, Underwriting, and Claims teams have been actively engaging with members through in-person visits. These meetings include coverage reviews, claims evaluations, and training sessions for department heads. These efforts not only enhance understanding of our services but also help strengthen relationships with our members—feedback has been overwhelmingly positive.

The renewal review for the Property & Casualty Pool's July 1st cycle began in January, and we're pleased to report strong reinsurance outcomes, with the resulting savings passed directly on to Pool members. These positive results



2025 Grants & Scholarships Updates

Risk Management Services offers a variety of grants and scholarships for our members to utilize. These programs are designed to support members in their ongoing safety efforts and, ultimately, reduce the likelihood of a loss. The intent is for these funds to be used proactively, and to help promote a safe and healthy work environment. Currently, we offer three grants and one scholarship. Below is a summary of each program.

Ed MacDonald Safety Enhancement Grant

This grant is available to all members who have a current Workers' Compensation policy with MMA's Risk Management Services. The primary goal of the Safety Enhancement Grant is to fund equipment or items that reduce the risk of injury to workers. Members may apply for a maximum of \$3,000 per application, and the total cost of the requested items must be at least \$200. Only one application may be submitted per grant period per membership.

It's important to note that this is a reimbursement grant and items cannot be purchased prior to the grant being awarded. The deadline to apply is April 15 of each calendar year. Applications received after the deadline will be carried forward to the following year's grant cycle.



Eligible items commonly include high-visibility clothing, traffic control equipment, personal protective equipment (PPE), fall protection, slip-resistant mats, and certain ergonomic tools or equipment. For the 2025 cycle, we received 214 applications and were able to approve and fund 154 of them, totaling just over \$400,000.



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform members 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 for specific questions.

Publisher: Risk Management Services; **Editor:** Marcus Ballou; **Layout Design:** Sue Bourdon

P.O. Box 9109, Augusta, ME 04332 800-590-5583 or (207) 626-5583

Risk Reduction Grant

The Risk Reduction Grant serves as a counterpart to the Ed MacDonald Safety Enhancement Grant. While the Safety Enhancement Grant focuses on reducing Workers' Compensation exposures, this program is intended to help mitigate property and liability exposures. As a result, only members of the Property and Casualty pool are eligible to apply.

Other than its purpose, the Risk Reduction Grant functions very similarly. Like the Safety Enhancement Grant, items must not be purchased before an award is granted. Approved submissions can receive reimbursement for 100% of the item's cost, up to a maximum of \$3,000. The application period closes annually on September 15.



To be considered, submissions must demonstrate a proactive risk management strategy that includes a clearly identifiable benefit. The proposed solution should be measurable and show a direct effort to reduce property and/or liability exposures. Applications must include supporting data and are subject to the availability of funds.

Examples of items funded through this grant include backup cameras, generators, security alarms and lighting, computer uninterruptible power supply (UPS) systems, bollards, and security cameras. In 2024, we awarded 132 grants through this program, with total funding exceeding \$300,000.

Ed MacDonald Safety Scholarship

The Ed MacDonald Safety Scholarship was created to help members of the Workers' Compensation Fund provide access to essential safety training for their employees. The program is intended to improve risk management practices and support safe work environments before a loss occurs. Because of this proactive approach, certain trainings—like first aid and CPR—are not eligible, as they are considered reactive.

Examples of eligible training include attendance at the Safety and Health Conference, Firefighter I & II certification, Verbal



Judo training, and certain mental health resiliency courses. A unique aspect of this scholarship is its flexibility: it may be used to support a single employee attending a training or to bring in a subject matter expert to deliver group training. The maximum award is \$1,000 for an individual and \$3,000 for a group.

Funds must be used solely for training-related expenses and cannot be applied to food or hospitality costs. Applications are accepted on a rolling basis, with the request that the application be submitted at least 25 days in advance of the proposed training. So far in 2025, we have received 16 applications and approved of 10, totaling \$16,173 in scholarship funding.

Law Enforcement Grant Program

This grant is specifically designed to support members of the Property and Casualty Pool that operate law enforcement agencies. Its primary goal is to encourage the development and implementation of standard operating procedures, policy management, and officer training that align with best practices and accreditation standards.

The program helps agencies work toward certification through the Maine Law Enforcement Accreditation Program (MLEAP). The total grant award is \$5,000, issued in two payments of \$2,500. The first payment is released once the member agency enters into a contract with a qualified vendor to assist with reviewing and developing policies. The second payment is awarded upon receiving MLEAP certification.

Like the Safety Scholarship, this program operates on a rolling application basis. Since its inception in 2021, RMS has awarded 32 grants and helped 19 agencies achieve full MLEAP accreditation.

For more information on any of these programs, please visit the Grants and Scholarships page on our website at https://www.memun.org/Risk-Management/Grants-Scholarships, or contact us directly at rmslosscontrol@memun.org.



MMA Risk Management Services would like to congratulate the Winslow Police Department, as well as all Police Departments that have achieved MLEAP Accreditation.

A Message from the Director...cont'd

reflect the ongoing commitment of members to risk management, and efforts such as addressing safety concerns, maintaining accurate property valuations, and protecting property from damage have a tangible impact on the Pool's performance.

Over the past few years, the Pool placed a strong emphasis on updating property values to reflect current inflationary trends; a key factor in securing favorable reinsurance terms. On May 21, 2025, the Pool's Board of Directors approved the 2025–2026 Funding Model, which includes only minimal rate increases. The board also approved the distribution of \$600,000 in dividends for the 2023–2024 coverage term, which will be returned to eligible members later this summer.

In addition, the Workers' Compensation Fund Board approved the distribution of \$725,000 in dividends, recognizing members' continued commitment to workplace safety and performance. These dividends represent a direct financial benefit to members and highlight the value of active participation in the Fund.

NEOGOV

As a reminder, members of both the Pool and the Fund have complimentary access to NeoGov, an online training platform. The five most frequently used courses include:

- · Harassment Prevention for Maine Employees;
- Workplace Ergonomics (Maine);
- · Comprehensive Fire Prevention;
- · Bloodborne Pathogens; and
- Hazard Communication: The New GHS Standards.

If your organization is not yet taking advantage of this resource, we encourage you to explore the offerings. Our staff are available to answer questions and provide support to help you get started.

Thank you for your continued support of these programs. We look forward to connecting with you on October 8 and 9 during MMA's Annual Convention, which will be held at the Cross Insurance Center in Bangor



Unemployment Compensation Fund Proudly Serving Members for 47 Years

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 Maine governmental entities that are individually self-insured but administered as a group, while each member maintains an individual account within the Fund. The Maine Department of Labor classifies MMA's UC Fund members as Direct Reimbursement Employers. In

Maine DOL on a member's behalf only when a member has unemployment claims.

other words, the Fund reimburses the

We also want to announce that Rachel Risinger has been promoted to the position of UC Fund Coordinator. Rachel is excited and honored to have the opportunity to provide the membership professional guidance and technical support throughout the claims process and wage reporting requirements.

Rachel Risinger

The primary benefits of the Unemployment Compensation Fund include:

- **TECHNICAL GUIDANCE:** Preparing for fact findings and appeal hearings, preparing wage reports, requests for separation information, wage audits and other unemployment issues that may arise.
- **BUDGET STABILITY:** 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 on behalf of UC Fund members are directed to the UC Fund Coordinator, and member's UC wage reports are also administered through the Fund.
- **DIVIDENDS, INTEREST AND EXCESS BALANCES:** Dividends, interest, and excess balances are returned to members, based on the determination of MMA's consulting actuary.

The MMA UC Fund would like to thank our loyal members. Of our 250 members, nearly 75% have been in the Fund since its inception in 1978. If you would like further information about the MMA UC Fund, please contact Rachel Risinger, UC Fund Coordinator at: 207-626-5583 option 5 or via email at: ucfund@memun.org.

Mission Statement

MMA's Unemployment
Compensation Program
was created in 1978 at the
request of MMA Member
municipalities, service
districts and related
nonprofit organizations
to assist in meeting their
obligations under the
Employment Security Act
in an efficient and costeffective manner.

Members Enjoy:

- Financial stability of the Fund
- Dividend and interest returns
- Uniform wage reporting
- Actuarially recommended rates
- Advice on Fact Findings and Hearings

