



the Municipal **RISK MANAGER**

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

JULY 2023

RMS Property & Casualty Claims Team

The Risk Management Services Property & Casualty Claims Team (P&C Claims Team) is comprised of dedicated licensed adjusters that have a focus on municipal/governmental claims management. The P&C Claims Team administers all claims filed by our members, whether for property owned by our members, or for claims made against them by others. Currently we are handling over 500 open claims, and this is our slow time of year. During the winter months, our open claims increase dramatically due to the adverse weather conditions that we all experience by living in our great state.



Displayed left to right, Peter Tanous, Randa Veilleux, Debra Marquis, Colette Robbins, and Nick McDaniels

A typical day for the property claims involves the handling of collision losses for autos and mobile equipment, damage to municipal buildings and damage to other property such as light poles, monuments, electric vehicle charging stations and other scheduled property. We also administer E-Commerce extortion or computer virus losses. Debra Marquis, our Property Adjuster, is also available to assist you with recovering your deductible when loss to your property is the fault of another party.

Casualty losses include auto liability losses and when members of the public are injured or receive damage that they believe a member is legally responsible for covering Law Enforcement claims for excessive force or wrongful arrest along

with employment practices claims for wrongful termination or other civil rights violations should be sent to us as soon as you are aware a claim may be filed. Don't forget to send us any civil complaints filed against you, the entity, and/or any complaints filed with the Maine Human Rights Commission. We are always willing to review such matters for potential coverage with the Pool.

Who we are:

Randa Veilleux – P&C Assistant Claims Manager

Randa has worked at MMA for 23 years, 20 of which has been with the P&C Team handling claims. Randa started out with MMA as a file clerk, transitioned to handling property losses for our members, and then began handling liability claims. Randa was promoted to supervise the P&C Department in December of 2022.

Colette Robbins – Senior Claims Representative

Colette has worked with the P&C Team for 22 years and handles casualty claims in the southern tier of the State, from Kittery up to the Portland area. Colette's previous industry experience includes Patrons-Oxford and Middlesex Mutual.

Peter Tanous – Senior Claims Representative

Peter has worked with the P&C Team for 16 years and handles casualty claims. He had 10 years previous insurance industry experience at Sedgwick Claims Management and Peerless. Peter's territory includes Portland north to the Waterville area.

Debra Marquis – Senior Claims Representative

Debra has worked with the P&C Team for 21 years. She handles property claims for all our members. This includes damage claims to autos, mobile equipment and member-owned buildings and equipment for the entire state of Maine.

Nick McDaniels – Claims Representative

Nick is our newest employee in the Property and Casualty Pool, joining the team in February 2023. Nick's previous experience includes working with the National Credit Union Administration and has his master's in finance. Nick's territory begins in the Waterville area and extends West, North and East to the entire Canadian border.

The Property & Casualty Pool Claims Team is always happy to visit with you in person, or remotely, to provide a claims review or best practices presentation. Simply reach out to your assigned Claims Representative to schedule.



What is Data Breach & How to Prevent

A data breach is generally defined as an event upon which unauthorized access or release of Personally Identifiable Information that could be used to steal or reveal an individual’s identity. So, then what is Personally Identifiable Information?

Personally Identifiable Information - As defined by the State of Maine’s data breach notification Law, is an individual’s first name (or first initial) and last name that is released with any of the following elements:

- Social Security number.
- Financial account numbers such as bank accounts, credit card numbers, which can be used without further identifiable information.
- Driver’s license or State identification number.
- As well as others.



How does a breach occur?

Data breaches are known to happen when an employee clicks on a malicious link within an email, when hackers gain access to your computer network, or when a thumb drive or mobile device containing personally Identifiable information, or through the use of unmaintained computers that are not current on updates and patches.

What are the Maine Data Breach Requirements?

In the event of a data breach, Maine State Law dictates that breaches must be reported immediately once discovered.

Entities must report a breach to all affected residents “as expeditiously as possible and without unreasonable delay,” and no more than 30 days after the scope of the breach is determined.

How do we prevent a data breach?

As with many prevention programs, the key to data breach prevention begins with education and training. Be familiar with the exposure and take preemptive steps to mitigate the risk.

- MMA Risk Management Services offers free online training with regard to cyber security and data protection. For more information, please visit our Online University where you will find:
 - Cybersecurity: Data Privacy and Safe Computing.
 - Cybersecurity: Best Practices.
- Adopt an Acceptable Use Policy that details:
 - Only performing business related activities on entity owned computers.
 - Strong Password Controls such as : passwords should be at least 12 characters long and be comprised of a minimum of three out of the following four types of characters: numbers, lower-case letters, upper-case letters, and special characters (i.e., #, &, *, etc.).
 - Email usage and controls.
 - Internet and Social Media usage and controls.
- Maintain computer systems with current updates, patches and antivirus software.
- Limit the use of removable media and restrict the use where safety sensitive data is concerned.
- Institute Remote Access guidelines and controls. If working remotely ensure that Multifactor Authentication is utilized.
- Utilize Virtual Private Networks that limit inbound access to servers.
- Conduct Cyber Security Audits.
- Have Cyber Liability Insurance. The MMA Risk Management Services Property & Casualty Pool offers Cyber Liability coverage to approved members that can demonstrate sound security measures.



**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

*MMA Risk Management Services
welcomes its newest members:
Property & Casualty Pool*

**Town of Georgetown
& Town of Industry**

*We thank our dedicated members for
their continued partnership.*



Risk Management’s Loss Control Department Takes on Pests and Poisonous Plants at 30th Annual Highway Congress

Maine Municipal Association’s Risk Management Services Loss Control Department braved brown tail moths, blood-thirsty ticks, and blistering heat at this year’s 30th Annual Highway Congress on June 1st...although the only clear and present danger that day was the 90 degree plus heat. The brown tail moths and ticks were only seen on banners hanging from the pop-up shelter being manned by members of the Loss Control Team, consisting of Dan Whittier, Kyle Sheridan, Jim Toman, and Jason Johnson.

Over 200 attendees picked up informational packets from the MMA booth and 161 entered the drawing for two gift cards. The free tick spoons – which allow a user to easily pull off an attached tick – were extremely popular with many attendees asking if they could grab two or more for use at home as well as at work.

It may come as a surprise to learn that Maine has tied with Pennsylvania in second place for the highest rates of Lyme disease. Ticks are opportunistic as they will climb on to tall grass or brush and wait for an animal (or person) to come by and will attach themselves for a meal. While Lyme disease may be the best-known tick-borne disease, ticks can also carry a number of other diseases including Anaplasmosis and Babesiosis.

Brown tail moths became more well known a few years back when the population in the mid-coast area suddenly exploded. Accidentally introduced to

Massachusetts in 1897, brown tail moths spread throughout all New England and into New Brunswick and Nova Scotia before natural controls limited the population to Cape Cod and some off-shore Maine islands by the 1960s. However, in recent years, the moth population soared and can now be found along most of Maine’s coast to 60 miles or so inland. The hairs on the caterpillars (larval stage) of the brown tail moth can cause severe rashes with some people.

Fortunately for Loss Control no pests were on site, but the crew did have to deal with an unusually warm day with the thermometer eventually climbing to 91 degrees...which made Loss Control’s message on how to beat the heat especially relevant at this year’s Highway Congress.



First started in 1992, the Highway Congress is sponsored by the Maine Chapter of the American Public Works Association. Public Works employees spend the day attending safety training, trying out equipment, and meeting vendors. A highlight of the event is the SnowPlow Rodeo where drivers maneuver a snowplow along a road course, skirting parked cars, fire hydrants, mailboxes, and other obstacles.

For MMA’s Loss Control Department, the Highway Congress is an opportunity to provide a focus on a topic of importance. With the tick population booming this year, Loss Control opted to focus on ticks and brown tail moths along with information on poisonous plants and working in the summertime heat.

MEMBERS RECEIVE DIVIDENDS

All of us at MMA Risk Management Services would like to recognize the extraordinary risk management efforts of our membership and thank them for their continued commitment.

We are pleased to announce that the Property & Casualty Pool and Workers’ Compensation Fund have approved the issuance of dividends to eligible members. Since 1997, the Property & Casualty Pool and Workers’ Compensation Fund have returned more than \$27

million in dividends to participating members. The dividend checks will be distributed late this summer.

For more information about any of the MMA Risk Management Services programs, including dividend distributions, online training programs, grants, scholarships and other available services, please visit www.memun.org and click on the Risk Management Services link, or call 1800-590-5583 and ask to speak with RMS Member Services representative.



Proud to Fund Exclusive Grant Opportunities to Property & Casualty Pool Members

MMA Risk Management Service is pleased to provide members of the Property & Casualty Pool the **Risk Reduction Grant Program** (RRGP). The RRGF is offered to assist members by providing financial support for the reduction of liability and property exposures. The implementation of effective risk management and loss control techniques are primary steps in the development of a successful safety culture and the protection of your entity. Therefore, we are excited to award eligible members 100% reimbursement for up to \$3,000 for the purchase of:

- Eligible Grant Purchase Suggestions.
- Moisture Detection Alarms.
- Automatic Water Shut Offs.
- Stair and Emergency Lighting.
- Temperature Warning Alarms.
- Security Cameras.
- Motion Detection Devices.
- Vehicle Backup Cameras.
- Cyber Security Equipment.
- Liability Training.
- Generators.
- Slip Resistance Surfacing.



Submissions must demonstrate a proactive approach to mitigate property and liability losses and grants must be submitted by September 15th (only one grant submission per year).

For more information contact MMA Risk Management Services: safetygrants@memun.org | (800) 590-5583 | www.memun.org

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.

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FREQUENTLY ASKED QUESTIONS

What is the MLEAP Grant?

The Maine Law Enforcement Accreditation Program (MLEAP) Grant awards up to \$5,000 to develop nationally recognized procedures and training. The MLEAP Grant is created to encourage MMA Property & Casualty Pool Member Law Enforcement Agencies to have Standard Operation Procedures and relevant training specific to their Agency; and to support those Agencies that want to improve policy management and officer training; and to achieve certification in the Maine Law Enforcement Accreditation Program.

GRANT AWARD

The grant awards up to \$5,000 of which \$2,500 is initially granted upon award and proof of contract with outside agency and a second installment of \$2,500 at end of award period once prerequisites are achieved. This will allow the agency to contract with an outside vendor who can assist with, review, update and develop agency specific policies.

Note: Agencies that are MLEAP certified are eligible for up to 15% credit on the Law Enforcement Liability contribution with your participation in the MMA Property & Casualty Pool.

ELIGIBILITY

All MMA Property & Casualty Pool members with a Law Enforcement Agency are eligible to participate. The Law Enforcement Agency must be a current Member of the Pool on or before July 1, 2023.

APPLICATION SUBMISSION

Applications will be accepted until August 1, 2023. Application should be electronically submitted to safetygrants@memun.org with "Law Enforcement Grant Submission" in the subject line of the email.

For more information or to apply for the MLEAP Grant, please visit: memun.org/Risk-Management/Grants-Scholarships/Law-Enforcement-Grant

(Please note that a login is required to access)