

Employment Law

Risk Management Services under – stands the unique burdens faced by Municipalities and Governmental Entities in today's employment arena. We are pleased to have partnered with the nation's foremost employment and labor law firm, Littler Mendelson (Littler). MMA Property & Casualty Pool members have exclusive and unlimited access to Littler for expert legal advice on employment law issues at no cost. The Employment Law Hotline and **EPL Assist™** are a cutting-edge risk management tool providing:

- No cost access to experts
- Employment law updates
- Employment policies & practices
- Human Resources forms library
- Sample employee handbooks
- And more... Please select link below for more information:

EPL Assist™

Loss Control Training

Due to the success of the Group Crisis Intervention Training – Critical Incident Stress Management (CISM), we are excited to offer another opportunity to attend this class. The next session will be held on May 1st & 2nd, 2023, at The Point Community Center, So. Portland. This class is FREE to our Workers' Compensation Fund members. The cost for non-Fund members is \$225 per person. If you are interested to attend, please complete the application to register for the class. If you have any questions, please e-mail Loss Control at rmslosscontrol@memun.org or call 207-624-0140



In Your Inbox

MMA Risk Management Services has sent your Property & Casualty Pool renewal applications. A critical coverage addressed within the application is Cyber Liability. Cyber Liability is offered at no additional cost as long as proper policies and controls are in place. The foundation of any cyber security policy starts with an Acceptable Computer Use Policy. As such, our coverage offering also requires that your entity adopts a Acceptable Computer Use Policy. Recently, many of the application submitted revealed that the required Acceptable Use Policy is missing. If your community is in need of a sample policy please [Click here](#) and download our draft policy. 

Equipment Breakdown Coverage What is it?



Cities, towns, and utility districts have numerous equipment exposures that are often overlooked, and when this unexpected mechanical, electrical or pressure failure occurs, it can be costly to repair or replace. A good first step is to avoid the unforeseen risk, by identifying exposures and instituting safeguards. The Property & Casualty Pool coverage includes Equipment Breakdown coverage designed to meet the unique exposures of our members. We have the expertise through a partnership with Travelers BoilerRe, to identify establishment-specific equipment exposures and assist you by reducing losses and by providing a safe environment for your staff and the public. For more information please select the following link: [Equipment Breakdown](#) 

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Loss Control Training Opportunity

In Your Inbox

Equipment Breakdown Coverage

Property Values

Grants

Property Values



In this changing environment, it is of increasing importance for us at MMA Risk Management Services to keep our members well informed. We are all aware that the costs of goods, labor and supplies are increasing. Such cost increases impact the valuations of our buildings and ultimately the replacement values that are used to adequately place coverage. Building values that are calculated correctly, capture the scope of your exposures on a replacement cost basis, which is exactly what the Property & Casualty Pool (Pool) utilizes so we can calculate the proper contribution for your specific risks. Adequate values are important for the protection of your entity as well as ensuring the overall accuracy of the Pool's risk evaluation and pricing. Therefore, as a value-added service, Risk Management Services' Loss Control Department through their use of CoreLogic valuation software, provides estimates of insurable value for member-owned buildings that they have surveyed. These estimates are provided to the Underwriting Department and updated as part of their review. The Underwriter provides the member with this information. It is important to note that CoreLogic may not have a comparable structure suitable for unusual construction. In such situations, Risk Management Services is coordinated with specialized appraisers to evaluate the replacement valuation of the building. 

Grants Available for Safety

Ed MacDonald Safety Enhancement Grant is open for application submissions. Please note that this grant is now offered only in the Spring. This will provide us the opportunity to review and award more submissions. The application deadline is April 15th. For complete grant information, and the updated application please [Click here](#) 