MMRMA Rolls Out Updates to Risk Avoidance Program

by Cara Kowal, Manager
Risk Management Services

MMRMA’S RISK AVOIDANCE Program (RAP) was established in 1997 to increase members’ awareness of loss control and encourage participation and innovation in loss control programs.

In 2016, MMRMA added the Certification and Accreditation Program (CAP) to support professional certification and accreditation programs. Combined, these grant programs have become a cornerstone of MMRMA member benefits.

Reviewing RAP
The increase in the number of applications for available funding led the Membership Committee, which is responsible for reviewing applications and awarding grants, to review RAP’s goals and structure.

The initial review process included determining how RAP grants align with MMRMA’s goal of reducing the frequency and severity of property and casualty losses.

MMRMA’s Board of Directors approved a $500,000 increase in the RAP grant budget for the 2018 fiscal year, which began July 1, 2017. In turn, the Membership Committee held a strategic planning session to discuss future program goals, standard grant guidelines, and funding limits for various projects.

Changes to RAP Grants
The following changes to the RAP program were approved by the Membership Committee at its August 2017 meeting. These changes are effective immediately and apply to all grant applications going forward.

Body cameras. Funding increased from 1/3 to 50% of costs, up to $500 per camera. Grants are restricted to body cameras purchased only for law enforcement, corrections, and court security officers.

In-car cameras. Funding is reduced from 1/3 to 25% of costs, up to $1,500 per camera. Grants are limited to $30,000 per member and reset on a 10-year rolling basis.

Digital cameras and security. Funding is reduced from 50% to 1/3 of project costs. Total funding is limited to $50,000 per member, which resets after 10 years.

Sewer cameras. Funding is set at 50% of costs, up to an aggregate maximum of $20,000 per member, which resets after 10 years.

Vehicle monitoring systems (GPS tracking). Funding is reduced from 50% to 1/3 of project costs, up to a one-time maximum of $20,000.

Field/arena fencing and/or netting. Funding is reduced from 50% to 1/3 of project costs, with a one-time aggregate limit of $25,000. Grants are made for existing facilities only; new construction projects are not eligible.

Funding has been discontinued for:
> National Sheriff's Institute
> Ready buckle restraints
> Laptop computer protection
> Bleacher replacement
> Audiovisual recording of interrogations.

Multi-year Payment Plans
Members entering into multi-year payment plans with vendors must submit an executed purchase agreement with their initial grant application and each year afterward.

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Internal Realignments Emphasize Member Services

by Michael Rhyner
Executive Director

EVERY YEAR, MMRMA LOOKS to align our organizational resources for the benefit of the membership. The aim is to constantly improve our ability to anticipate and fulfill members’ service needs and expectations. With this in mind, we recently made a number of internal organizational changes, including eliminating the Director of Risk Management position and creating a new one: Director of Membership Services and Human Resources.

As many of you know, Cindy King joined the MMRMA staff in this role in mid-August. We designed this new position to emphasize member outreach, and Cindy brings a wide array of relevant experience to the table. A former elected official, she is a past employee of two MMRMA member municipalities and has over 30 years of involvement with MMRMA, including a six-year stint on our Board of Directors.

Membership Focus
The new Membership Services department incorporates MMRMA’s longstanding risk control functions, including consulting, training, and member outreach.

Under Cindy’s leadership, Membership Services will work closely with the departments of Underwriting & Risk Management and Claims & Legal Services to ensure excellent member service in all areas.

Cindy will also handle MMRMA’s in-house human resource activity and serve as a subject matter expert on employment and labor issues. Rounding out MMRMA’s internal functions, staff in the Finance and Information Technology departments will continue to provide essential expertise in finance, accounting, and technology.

Service Delivery
The Membership Services department will focus on MMRMA’s service delivery and the ways in which our team interacts and communicates with members.

Our goal is to be the premier, “go-to” resource for members in addressing risks before incidents arise. We will continue to develop and refine processes and procedures for our regional risk managers and risk control consultants, cultivating a coordinated, proactive approach to member service.

And, as always, we will promote risk control for new and longtime members through training, education, model policies, and Risk Avoidance Program (RAP) and Certification and Accreditation Program (CAP) grants.

Informed and Engaged
We are now evaluating a potential orientation process to help educate new member governing bodies and new member representatives about MMRMA services, training, necessary procedures, and member responsibilities.

This will be increasingly valuable as we see more turnover among our current member employees and elected officials. It will also position us for even more effective integration of new member entities as we continue to grow.

Eye on Technology
Millennials are sophisticated users of technology, and many serve in key decision-making roles in MMRMA member organizations. We are working with software and consulting partners to support our membership’s increasing need for data and technology-driven services.

Our plan is to undertake technology efforts that sustainably improve members’ experiences. We will also develop more sophisticated analytical tools to anticipate trends in the types of claims experienced by our members, helping minimize or mitigate incidents before they occur, better underwrite coverages, and realize cost efficiencies for our members.

Member-driven
Since our beginnings in 1980, MMRMA has been a member-driven organization. Every participant—including our Board of Directors, standing and risk control advisory committees, and those who dutifully serve as Member Representatives—helps us carry out this shared goal, which will always form the bedrock of MMRMA.
Managing Meetings, Conflicts, and Stressful Situations

IN AUGUST, SPEAKERS AT MMRMA’s Annual Meeting provided a host of practical insights and suggestions for working professionals. Here are some highlights from three of our informative training sessions.

Effective Team Meetings
Anyone who holds meetings knows it is not always easy to make them productive, enjoyable, and effective. Randall Dean, MBA, returned to share his insights on how to manage great meetings.

Dean first asks (and answers) the question, “Why do we have meetings?” Effective meetings can serve many functions, like planning projects, facilitating decisions, and distributing work assignments. Dean tells us what we already likely know: If they’re not well managed, meetings can have the opposite effect, wasting time and sapping productivity.

Dean cites several reasons for unproductive meetings:

- Agenda is missing or not followed
- No clear meeting leader
- Some attendees don’t need to attend or don’t understand why they are there
- People arrive late, leave early, or are distracted.

Best practices for meetings include inviting the right attendees, ensuring they are prepared, and managing the timing. Everyone involved should know why they’re there and what, if anything, they need to bring.

As for timing, Dean says it’s important to give people advance notice to prepare. They also need to know when the meeting will start and end. Distribute an agenda in advance and use it to keep the meeting on track once it’s underway.

When Conflicts Arise
No matter what the job title or responsibilities, most people work with others, and conflicts can arise. Joyce Weiss shared her ideas for resolving workplace conflicts, encouraging people to employ her motto—Be Direct with Respect®—to make conversations safe for all participants.

Weiss’s approach includes the “GAP technique,” which allows individuals to recognize the space between a stimulus—for example, someone interrupting us—and our reaction. In that gap, we can take a moment to consider how we want to respond, rather than doing so automatically.

While this takes practice, Weiss believes that, in time, we can all take advantage of the gap and respond with thoughtfulness and control, instead of letting triggers control us.

Situational Awareness
At the Annual Business Meeting on Saturday morning, the Board welcomed Dr. Richard Gasaway, retired fire chief and former firefighter and paramedic. Gasaway earned his Ph.D. researching cognitive neuroscience to better understand how people and teams make high-risk decisions.

The foundation, Gasaway explains, is situational awareness, which he defines as the “ability to perceive and understand what is happening around you... and accurately predict future events in time to avoid bad outcomes.”

Gasaway then explores each piece of the situational awareness puzzle:

Perception is what happens when we use our senses to capture information about a situation. Our short-term memories can typically focus on five to seven pieces of information—but when we are under stress, this can drop to five or fewer.

To understand, our brains ask what sensory input means and whether it matches our expectations. Sometimes, we dismiss input that doesn’t align with what we expect to see or hear. Situational awareness may also be Impeded by mind drift; when someone is physically present but...
Changes in RAP and CAP Grants, continued from page 1

Funds are prorated over the term of the payment plan. For example, one Taser unit is reimbursable at a rate of $500 per Taser. Members entering into a five-year payment plan are eligible for $100 per year, as long as they submit an updated grant application and supporting documentation.

### RAP Grant Criteria

RAP grants seek to prevent or mitigate third-party liability losses and damages or losses related to member-owned property. Applications should clearly outline how the project will accomplish this.

Grants do not fund routine operations or projects related to maintenance issues (or lack thereof). While the safety of MMRMA member employees is important, projects designed to improve workplace safety or reduce workers’ compensation losses are not eligible for RAP grant funding.

### Changing Needs

MMRMA does not guarantee that funding will be approved or that funding limits will remain constant for RAP, CAP, or multi-year payment plans. Program budgets are approved at the discretion of the Board of Directors, with limits set and grants awarded at the discretion of the Membership Committee.

For questions about RAP or CAP grants or other risk control issues, please contact Cara Kowal, Manager of Risk Management Services, at 734 513-0300 or ckw@mmrma.org.

Changes to CAP Grants

The following programs have been added for CAP funding:

- Associates in Risk Management
- SHRM Certified Professional
- SHRM Senior Certified Professional
- Michigan Law Enforcement Accreditation Program (MLEAP)

Commission on Accreditation for Law Enforcement (CALEA)

Grants are limited to members who have entered into and completed the accreditation process for five years beginning August 2017. Grants expire August 2022.

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mentally focused elsewhere, the subconscious often takes over to perform the job at hand. First responders repeatedly rehearse training scenarios so that effective actions are stored as scripts that can be carried out even during mind drift.

**Prediction**, of course, means anticipating the future. Gasaway cites Dr. Stephen Covey’s habit to “begin with the end in mind.” The more we can understand and prepare for stressful situations, the better equipped we will be to handle them when they arise. These and other factors affect the situational awareness skills not only of individuals, but also of teams.

**Learn More**

Registered users can download handouts from these presentations at mmrma.org in the Members Only portal under the Workshop Materials: Documents folder.