MMRMA Board Acts to Increase Data Breach Coverage

By Michael Rhyner
Executive Director

AT ITS JULY MEETING, the MMRMA Board of Directors increased the limit for data breach coverage from $1 million to $5 million for all MMRMA Individual and State Pool members, effective July 1, 2016.

Technology Brings Risks
As our members rely more on electronic transmission of information, unauthorized access to or unintended release of data can result in a significant loss. Primary exposure relates to the unauthorized release or breach of confidential data, personal information, and protected health care information. In addition, organizations are subject to regulatory fines and penalties for certain data breaches.

First- and Third-Party Claims
Data breach coverage typically responds to first-party claims for computer software remediation, replacement of media, forensic expenses, the cost of security breach notices to those whose personal information was breached, and cost of credit monitoring services for affected individuals. Coverage also addresses potential third-party claims from those who allege damages due to the release of their personal information.

What Is Covered
There are four basic areas of MMRMA’s Data Breach and Privacy Liability coverage:

1. Data Breach and Privacy Liability. Third-party liability coverage for claims resulting from unauthorized access of a member’s electronic communications system.

2. Data Breach Losses. First-party coverage to the member to address losses from an unauthorized access.

3. Electronic Media Injury Liability. Third-party liability coverage for claims resulting from content on the member’s website or intranet.

4. Additional Breach Mitigation Expense. First-party coverage for an accidental compromise of the member’s private data.

Evolving Threats
Data breach is an ever-increasing risk. Since MMRMA began offering this coverage, the insurance industry has updated risk assessments for data breach and cyber threats. At the same time, the methods hackers use to compromise systems have become more sophisticated.

In the coming year, our Risk Management department will implement a comprehensive data breach risk control initiative.

Controlling Exposure
A key element of MMRMA’s data breach program is risk control. Information, education, and training are essential to help ensure that members use proper security protocols and procedures to avoid data breaches. To that end, in the coming year, our Risk Management department will implement a comprehensive risk control initiative to address this new and emerging exposure.
MMRMA Training Continues to Raise Autism Awareness

by Al Smolen
Risk Control Consultant

ACCORDING TO CURRENT U.S. statistics, autism will affect 1 in 68 children and 1 in 59 boys. Affected individuals are born with some level of autistic behavior, which can range from mild to severe.

Understanding Autism

Because we recognize that MMRMA member employees may come into contact with citizens with varying degrees of autism, we have maintained a close relationship with the Autism Alliance of Michigan (AAOM) and have teamed up with AAOM to offer Michigan Autism Safety Training (MAST) sessions to our members throughout the state.

MMRMA firmly believes that understanding and awareness are the best tools to facilitate positive interaction with autistic individuals and their families.

With that goal in mind, we have presented training sessions for law enforcement, fire, EMS, and other municipal employees at no cost to our members. We are proud to report that each seminar has received excellent evaluations from attendees.

Interactive Curriculum

These two- to three-hour seminars, hosted by Scott Schuelke of AAOM, offer real-life scenarios and typical behaviors of people with autism.

Some of these common behaviors include:

- Lack of eye contact
- Hand/arm flapping
- Body swaying
- Repeating words
- Attraction to shiny objects
- Extreme strength
- High tolerance to pain
- Strong attraction to water (ponds, pools, rivers, etc.).

In each class, participants have generated important conversations about encounters with autistic people by those in municipal service. A few weeks after one class, a law enforcement officer contacted MMRMA to share that he had responded to a report of a missing autistic child. Using what he learned during training, the officer immediately went to a nearby pond, where he recovered the child unharmed.

Additional Resources

To further promote autism awareness among our members, MMRMA has published two related brochures, available at www.mmrma.org.

Registered, logged-in users can go to the Members Only page and expand the Model Policies and Procedure Brochures folder.

Under Fire and EMS: Handling of Autistic and Diminished Capacity Persons: Guidelines

This brochure is intended primarily for first responders.

Under Administrative: Municipal Employee Guide to Autism Awareness. This resource is designed for all municipal employees.

Both guides provide a wealth of information, including facts about autism, signs and characteristics, behavior patterns, indicators, tips for interaction, de-escalating encounters, and commitment to care for autistic citizens.

You’re Invited to Attend

To make sure you hear about upcoming MAST sessions, please log in to your user account on www.mmrma.org and subscribe to training notifications.

If you are an MMRMA member employee and do not have a user account, you may request one by clicking Member Login in the top right corner of the website, then clicking on the green Request a Login link.
IN MEMORIAM

A Fond Remembrance of One of MMRMA’s Founding Fathers

THE ENTIRE MMRMA FAMILY mourns the loss of our friend and associate Jack LaBelle (1932–2016), who passed away in July.

A Leader with Vision
As Livingston County’s longest serving commissioner, Jack made countless impressive contributions to the county and its constituents over the years. He also became an instrumental figure in our own history: In 1980, Livingston County joined with the City of Ishpeming and Redford Township to form MMRMA, a new, untested risk management organization.

Jack was a true visionary who saw great potential in the then-innovative approach of public entity risk pooling. He served on MMRMA’s initial Board of Directors, helping craft the basic structure of the organization. He also actively encouraged other municipalities to join MMRMA. The foresight of Jack and his fellow founders has clearly paid off: MMRMA grew from three members and no assets to over 380 members and almost $500 million in assets.

Financial Matters
In addition to his tenure on the Board of Directors, Jack served on the Finance Committee since its inception in 1980. Under his guidance, MMRMA developed and implemented investment guidelines that have generated outstanding returns for the organization and its members. Managing Director Bryan Anderson worked closely with Jack and the Finance Committee to help safeguard and improve MMRMA’s financial strength.

“We have lost one of our founders and strongest supporters,” Bryan says. “We will all remember Jack for his wisdom and guidance. He held himself and the Finance Committee to the highest ethical standard, and always truly looked out for the best interests of our members.”

A Helping Hand
Executive Director Mike Rhyner echoes the sentiments. “Jack loved this organization and was tireless in advancing our mission.”

Mike recalls: “When I arrived at MMRMA in 2001, Jack reached out to me. His background, institutional memory, and insights were invaluable during my transition. For that, I will always be grateful.”

To reflect on MMRMA’s 36 years of excellence is to see the influence of Jack’s leadership. While his presence will be greatly missed by everyone at MMRMA, including the membership, we can all take comfort in the ongoing legacy of our organization and our many fond memories of Jack LaBelle.

MMRMA Milestones

1980 Founded by three members; $142,693 in paid contributions by year’s end. A total of 28 claims were filed.

1985 Membership grows from 55 to 188.

1991 Risk management and underwriting services brought in-house.

1992 Claims services brought in-house.

1994 First in Michigan to meet Public Risk Management Association (PRIMA) pooling standards.

1997 Risk Avoidance Program (RAP) launched.

2001 Current Executive Director Michael Rhyner joined MMRMA.

2009 Finance department brought in-house.

2016 Data breach coverage increased from $1 million to $5 million. (See page 1 for details).

Through LaBelle’s visionary leadership, Livingston County became one of three founding members of MMRMA on January 1, 1980.
Fall Training Preview: Law Enforcement, Autism, FOIA

Register online or contact Sarah Pogorzelski (spogorzelski@mmrma.org). For information about fees and accommodations (if applicable), contact Cara Kowal (ckowal@mmrma.org).

**SEPTEMBER**

**Rapid Response to Active Shooter**
Northern Michigan Law Enforcement Training Group, Camp Grayling
Friday, September 16—Saturday, September 17, 8 am—4 pm each day

Covers basic knowledge needed to deal with an active shooter. Officers will be drilled on team formations, modular and cumulative exercises, entries, room clearing, officer and citizen rescue techniques, and vehicle rescues. Force-on-force scenarios put officers in stressful situations and teach methods and tactics for dealing with active shooter incidents.

**Tactical Encounters for Patrol Officers**
Northern Michigan Law Enforcement Training Group, Camp Grayling, Grayling Township

Two 3-day sessions:
Monday, September 19—Wednesday, September 21 (starts at 2 pm on Monday)
Thursday, September 22—Saturday, September 24 (starts at 2 pm on Thursday)

This reality-based course covers both classroom and actual field training scenarios involving firearms skills, mental mindset, patrol tactics, and building searches. Proficiency is field tested using reality-based training scenarios and practical exercises. Attendees will receive a detailed list of equipment to bring with them.

**OCTOBER**

**Michigan Autism Safety Training**
LaBelle Livingston County Public Safety Complex, 1911 Tooley Road, Howell
Two sessions: Tuesday, September 20, 3 pm; repeated at 6:30 pm. See page 2 for details.

**Policy & Legal Considerations (PATC)**
MMRMA Training Center, 14001 Merriman Road, Livonia
Wednesday, October 5—Thursday, October 6, 8:30 am—4:30 pm each day

**Day 1: Use of Force & Litigation**
Teaches officers and agencies to assess their level of risk. Examines current liability trends and court decisions defining acceptable standards of officer conduct. Topics include:
> Tort law and the police; qualified immunity
> Use of deadly and non-deadly force
> Duty to protect/public duty doctrine
> High-speed pursuit/emergency vehicles.

**Day 2: Emerging Legal Trends**
Prepares law enforcement professionals to craft policies based on best practices and procedures related to:
> Body cameras: when to record; privacy; policy development
> Social media and criminal investigations
> Citizens’ recording of officers’ on-duty actions
> Use of unmanned aircraft systems (drones)
> Eyewitness IDs and wrongful convictions
> Dealing with and use of force with mentally ill & emotionally disturbed persons
> Preventing friendly fire deaths and injuries.

**NOVEMBER**

**Freedom of Information Act**
After the November elections, MMRMA will host sessions of our Freedom of Information Act (FOIA) course for incoming member administrators and employees who respond to public information inquiries. Topics include: rights of the requester, response time, fees, exemptions, and case studies. Participants receive the revised FOIA Coordinator Handbook. Dates and locations at www.mmrma.org.