MMRMA WILL RETURN
to Michigan's capital city,
Lansing, for the 2011 Risk
Management Workshop,
set for March 2–4 at the
Lexington Lansing Hotel.

The Event Committee has
taken member comments and
suggestions into consideration
when planning the content of
this valuable training program.

At past workshops, the
committee has successfully
brought you topics that are
current and relevant to your
daily duties in managing the
risk control needs of your
communities, and this year is
no different. Members and
guests will be able to attend
sessions presented by MMRMA
staff, service providers, and
other experts in things that
matter to you. Topics will
include:

• Municipal financing during
difficult budget times
• Human resources: What to
say when downsizing, ter-
minating employees and
during layoffs
• The emotional aspects of
staff changes
• RAP grant procedures and
success stories
• Exceptions to governmental
immunity

This year's special evening
guest is national broadcaster
Shawne Duperon. Over the
last 20 years, this six-time
EMMY® Award winner has
interviewed most presidents,
hundreds of celebrities and
sports stars, and has trained
thousands across the globe.
She knows what it takes to be
exquisite on-camera and how
one "bad" interview could
ruin your hard-earned reputa-
tion in a matter of minutes.

Shawne's mind-altering sto-
ries about her 20 years worth
of experiences in television
and news, along with her
compelling research and
examination of trends in
traditional and social media,
make this one powerful pre-
sentation. It's sure to leave
you reconsidering the way
you look at media.

Members will also have the
opportunity to meet with
staff in the Resource Room
and network with each other
at several functions through-
out the day. Bring your ques-
tions and concerns, and find
the answers you need from
people that understand your
unique position.

To see a detailed workshop
schedule and to register, visit
www.mmrma.org and click on
the main banner. Registrations
will not be accepted after
February 1, 2011. For more
information, please contact
MMRMA's event planner,
Denise McGinn, at 517-
333-3628 or email her at
associationg93@aol.com.
MEMBERS ARE finding that MMRMA services are especially valuable in difficult times. In the coming year, fiscal issues are obviously front and center and, as budgets are squeezed, communities will continue to experience downsizing.

Certain municipal services may be reduced or curtailed entirely. For many member entities, two cost-saving strategies—consolidation of, or contracting for, services—are either under consideration or in some stage of implementation. Both of these innovative approaches have risk management implications. MMRMA’s programs and services are here to help members address many of these challenges.

As I reported in the last issue of the Risk Journal, MMRMA plans to continue its program of distributing excess net assets to its renewing members. This very tangible benefit of membership is especially appreciated in the current economic climate.

In that article, I articulated MMRMA’s long-term strategy to hold sufficient capital to provide not only ongoing distributions, but other important services as well. We are pleased to find that members are taking greater advantage of these benefits of MMRMA membership.

Risk Avoidance Program (RAP) Grants
Over the last year, we have seen a steady increase in the number of RAP grant applications submitted by our members. At the November 11 Membership Committee meeting, a total of $170,586 was awarded for 40 separate grants to members. Grant monies help members purchase equipment and implement tools that can help reduce the risk of loss by the member and MMRMA. Examples include digital in-car cameras, building security systems, vehicle bumper guards, and park safety equipment.

Training comprises the other important component of RAP grants. Making certain that our municipal employees are well trained and maintain necessary certifications is a proven method of reducing losses. Well-managed communities are better risks. Our most recent such grants provided support for canine training, tactical encounters, and reality-based training for law enforcement.

Further funds were also provided for the development of MMRMA’s online training initiative. Facing ever-shrinking budgets, member communities may not have been able to pay for this equipment or training without MMRMA grant assistance. Each year $750,000 is allocated for direct grants to members. Over $7,400,000 has been provided to members through this program since its inception. A detailed list of the most recently awarded grants is posted at mmrma.org.

RAP grants are awarded quarterly, and the deadline for applying for the next awards cycle is January 31, 2011. Members can now apply online using a new interactive form (see back page).

MMRMA is here to help members address the risk management implications of cost-saving strategies.

Contracting and Risk Management
Many communities are considering contracting with other organizations for key municipal services that would otherwise be provided by employees. Law enforcement, transportation, and emergency services are a few of the areas in which we are seeing a move from employees to contracting. MMRMA’s regional risk managers provide an important service in reviewing contracts from a risk management standpoint. The goal is to make certain that contracts include appropriate indemnifications and insurance requirements to protect the interests of the contracting community.

A Risk Transfer Manual is used to ensure that risk is appropriately transferred to contractors so that member communities are not inadvertently assuming risks. A special session on contractual risk transfer will be presented at the March 2011 Risk Management Workshop. Check our website, mmrma.org, for details.

continued on back page
Each person selected to participate on one of these committees is well experienced in their chosen field and is able to provide a wealth of knowledge on relevant subjects and to relate his or her challenges and how they were successfully resolved.

The committees meet regularly at various locations around the state. An MMRMA Risk Control Consultant is assigned to serve as a liaison to each advisory committee. The committees are organized according to the following functional areas:

- **Administrative**  
  (Liaison: Jack Barron, jbarron@mmrma.org)
- **Fire/EMS**  
  (Liaison: Al Smolen, asmolen@mmrma.org)
- **Law Enforcement–Lower Peninsula**  
  (Liaison: Bill Page, bpage@mmrma.org)
- **Law Enforcement–Upper Peninsula**  
  (Liaison: Kevin Denecke, kdenecke@mmrma.org)
- **Parks & Recreation**  
  (Liaison: Terry VanDoren, tvandoren@mmrma.org)
- **Public Services**  
  (Liaison: Terry VanDoren, tvandoren@mmrma.org)
- **911/Telecommunications**  
  (Liaison: Mike Bertha, mbertha@mmrma.org)

There are numerous personal and professional benefits associated with committee membership, including the obvious opportunities to engage in risk reduction practices and obtain the latest information on challenges to your community.

Serving on a committee is also an excellent opportunity to meet with a network of peers with whom to share experiences and information. Their ideas can save members and their communities time and money.

In addition, the risk control advisory committees provide a chance for professional development. Serving on a committee provides an opportunity to learn state-of-the-art methods and industry best practices in risk management and loss control for your area of responsibility.

Committee vacancies are posted on MMRMA’s website when they arise. You may also express interest by contacting the committee liaisons and get additional committee information by contacting Cara Kowal, Risk Control Coordinator, at ckowal@mmrma.org.
MMRMA Is Here to Help, continued from page 2

Consolidation of Services
Another growing trend is consolidation of services. Communities are joining together to develop shared service delivery approaches. Examples include emergency dispatchers, courts, and waste management.

MMRMA, through its regional risk managers, will help evaluate the risk management implications of participating in a joint service delivery arrangement. The formation of a new entity may create the need for separate membership in MMRMA by that new entity.

We can assist you in determining the most appropriate risk management approach to protect the interests of your community while achieving the desired cost savings from consolidation of services.

MMRMA Looks Long-Term
We understand that, in these difficult times, our member communities need these services more than ever. MMRMA provides these benefits of membership in addition to our comprehensive property and liability coverage, superior claims and legal services, and award-winning risk control programs. We believe this comprehensive long-term approach is what clearly sets us apart from any competing program or commercial insurance carrier. We will continue to support MMRMA members with these valuable services.

Electronic RAP Grant Application Now Online

MEMBERS CAN now log onto the MMRMA website to fill out and submit Risk Avoidance Program (RAP) grant applications electronically. This newest feature of our site is part of our continued effort to make it easier to apply for RAP grants.

Please visit www.mmrma.org and go to the Members Only section to use this new interactive form. Any questions or concerns regarding the completion and submission of RAP grant applications can be directed to Cara Kowal, Risk Control Coordinator, at ckowal@mmrma.org.

In addition to the interactive form, MMRMA’s site has links to downloadable RAP program grant guidelines, frequently asked questions, and a listing of grant amounts and funding levels for different project categories.