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MISSISSIPPI MUNICIPAL SERVICE COMPANY

Mississippi Matters

February 2018



Prompt Reporting of Claims

Mississippi Municipal Service Company strives to provide prompt and professional claim services to all members of the Mississippi Municipal Workers' Compensation Group and Mississippi Municipal Liability Plan. Timely submission of Liability and Workers' Compensation claims is the very first step in ensuring

that your entity's claims are handled timely and appropriately. We provide our membership with multiple ways to file a claim to make it as convenient as possible to you, our member. Claims can be reported online via the company website at www.msmsc.com or it can be emailed to:

Automobile Claims:

AULossNotice@msmsc.com

General Liability Claims:

GLLossNotice@msmsc.com

Workers' Compensation Claims:

FROI@msmsc.com

If you prefer, the claim may be faxed to 601-355-8584 or mailed to MMSC Claims, 600 East Amite St., Suite 200, Jackson, MS 39201. If you need to find a claim form(s), please go to www.msmsc.com or call our office at 1-800-898-1032.

Proper claims reporting starts with you, the Member. Members are encouraged to report claims as soon as possible after they have notice of a claim or potential claim. Additional information such as police reports, repair estimates, witness statements or photographs, etc. can be submitted after the initial loss notice has been reported, but it is important to remember not to delay submitting the Claim Notice while waiting on this additional information. If the claim involves a fatality, serious injury, or large amount of property damage, we request that Members notify us immediately by phone by calling toll free at 1-800-898-1032.

If a Member questions the validity of a claim, prompt reporting allows us to interview the involved parties and witnesses while the facts are still fresh in their memory. Sometimes it is necessary that we inspect or photograph an accident scene or damaged property and prompt reporting allows for this to occur before the scene changes or damaged property is repaired or discarded. Prompt inspection or appraisal of damaged property or vehicles can help to mitigate the overall cost of the claim.

Members also need to be aware that the prompt reporting of workers' compensation claims is extremely important. The Mississippi Workers' Compensation Commission, who regulates WC claims in the State of Mississippi, has the authority to levy financial penalties against the employer. The Commission rules state that an Employer has (10) days from the date they receive notice of injury to file the claim. So timely reporting is very important not only for the injured worker, but for the Employer as well.

Citizens and injured workers sometimes have questions such as:

- **What happens next?**
- **When will the claims adjuster will be in contact?**
- **In property damage cases. When will I receive payment?**

Recommendations:

- Advise the claimant that you will report the claim to us to investigate
- The assigned adjuster will contact them after receipt of the claim information
- The claimant should be advised if the claim involves damage to an automobile or property, they should take necessary steps to prevent additional damage.

The most important thing that Members should tell a claimant is that we will conduct an investigation and after the completion of the investigation, the Mississippi Municipal Service Company claims professionals will make the determination as to whether the claim will be paid. **It is very important that city employees or officials DO NOT admit fault or liability or tell the claimant that the Member will be responsible for their damage or medical bills.** There may be facts or legal issues the Member is unaware of that may affect or diminish a Member's potential liability for payment of a claim. If you admit fault or liability before the Service Company has fully investigated the claim, it becomes much more difficult to successfully resolve the claim and/or defend the Member in litigation.

Remember, prompt reporting assists our claim professionals in obtaining a satisfactory resolution of a claim. Delayed reporting often causes claimants to obtain legal representation which frequently results in litigation. Once a lawsuit is filed, the cost to resolve the claim is usually higher.

The Mississippi Municipal Service Company's goal is to provide prompt, effective, and professional claim service to its Members and Claimants. By following the simple steps outlined above, you become an integral part in the successful resolution of a claim.

LAW ENFORCEMENT

BE A **PROACTIVE** POLICE DEPARTMENT AND NOT REACTIVE

So many times we discuss what we should have done. Let's talk about what we need to do **NOW** to help protect your police department.

As an city leader, risk manager or supervisor, you should ask these three questions about your police department:

1. **Does our department maintain good written policies?**
2. **Do we have an established and systematic training program on policies?**
3. **Do we have professional first line supervisors?**



These questions can help you identify potential areas that need attention before they become a problem. A brief look at each of these questions can get you started towards a self-review.

Policies are important and necessary for your department to function properly. Officers need to know what **is** expected and **how** they are expected to perform their job responsibilities. Policies assure the uniformity of police response to the public, especially in high liability areas such as use of force; pursuits; arrest procedures and others. Policies set the philosophy and direction for the police department. Policies should be reviewed for tactical accuracy and by legal for constitutional content **regularly**. Departments should provide annual policy review training to all officers and supervisors to assure a clear understanding of the department's goals. Policy training can be accomplished inexpensively through Roll Call training. Remember, all training should be documented because as the phrase goes... "If it's not in writing, it didn't happen".

The professionalism of the department will be demonstrated through your first-line supervisors' skill to communicate the goals of the administration to the front-line patrol officers. In addition to supervisors providing administrative activities and police duty, they have to monitor compliance with department policy and address when policy is violated. Supervisors must provide feedback to the administration as to how a policy works in the field and make recommendations as needed.

Obviously there is much more information and discussion about safe guarding your police department than presented in this short article. Being proactive is a constant and challenging task but necessary. The Mississippi Municipal Service Company is always available to help you move from a reactive to a proactive police department.

For more information please contact Mr. Marion Alford with MS Municipal Service Company at 800-898-1032.

RISK MANAGEMENT



Slips, Trips and Falls

Falls are one of the major cause of injuries to employees. You can help reduce fall injuries by inspecting your facilities and reporting any potential fall hazards to your supervisor or maintenance personnel. We have included a few pointers everyone can use to assist in recognizing and reducing slips, trips, and falls:

Wet Spots

Water accumulations can significantly contribute to making smooth surfaces slippery. Clean spills quickly. Mark the wet spots with high-profile signs or place chairs over the spills until they can be removed. Supply floor mats at entrances to help catch excess water. Use 3-point contact (2 hands & 1 foot or 1 hand & 2 feet) getting on or off outdoor equipment and vehicles to help reduce falls.

Housekeeping

All work areas should be well maintained, clean, safe, and organized to reduce trips and falls. Aisles, between storage, should be at least three feet (3') wide without obstacles or debris to avoid tripping hazards.

Stairs & Handrails

Handrails should be available for all stairs and steps to furnish something to grab and prevent falls. Stairs eighty-eight inches (88") or more wide should have intermediate handrails evenly spaced at least every forty-four inches (44") across the stair tread, even at the entrance to buildings.

Level Surfaces

Irregular surfaces, such as buckled or torn carpet, level changes, missing tiles, and uneven sidewalks, should be repaired, replaced, or removed. Surfaces on the edge of sidewalks should be level or have a gradual slope (1:48 or less) away from the sidewalk surface.

Ladders/Stools

Always assure your ladders or stools are placed on a solid foundation and their base footings should firmly grip the floor surface, and tall ladders should have another worker holding the base steady. Remember the 4:1 Rule (every 4' in ladder elevation, the ladder base should be 1' away) when placing ladders against a structure.

For more information, please contact Mr. Alan Bowen in Risk Management Services at 800-898-1032 .



EDUCATIONAL PROGRAMS



MMSC Spring Education 2018

The MS Municipal Service Company kicks off Spring Training with Educational Workshops listed below. Remember these sessions are free to our members. Make your reservations as soon as possible to confirm your registration. ***Space is limited per workshop. CMO credit hours are approved for Board Members.***

Basic Workers' Compensation and Municipal Liability

Thursday, March 22, 2018 10:00AM-2:00PM
Starkville, MS

Litigation Body Armor -Avoiding legal liability issues in law enforcement

Wednesday, March 28, 2018 9:00AM-3:00PM
Ridgeland, MS

Basic Workers' Compensation and Municipal Liability

Thursday, April 5, 2018 10:00AM-2:00PM
Brookhaven, MS

Advanced Workers' Compensation and Municipal Liability

Thursday, April 12, 2018 10:00AM-2:00PM

Hattiesburg, MS

Advanced Workers' Compensation and Municipal Liability

Thursday, April 26, 2018 10:00AM-2:00PM

Oxford, MS

Advanced Workers' Compensation and Municipal Liability

Thursday, May 10, 2018 10:00AM-2:00PM

Flowood, MS

Registration opens **March 1**.

[Register Now](#)

DATES TO REMEMBER

Mark Your Calendars!

March 1, 2018 - Registration opens for Spring Educational Risk Management Workshops.



April 15, 2018 - Workers' Compensation last installment payment due if your renewal invoice was over \$10,000.

June 25, 2018 - MMSC Annual Golf Tournament.

June 27, 2018 - MMSC 8TH Annual Fun Run Walk

June 25-28, 2018 - MML Annual Conference

ARTICLES OF INTEREST

CDC: Flu Epidemic Apparently Peaking, Likely to Continue...



The Centers for Disease Control and Prevention reports widespread flu activity from this season's outbreak in all of the continental U.S. - something that hasn't happened in the CDC's 13 years of tracking the spread of influenza. The current flu season started earlier than in the past and is likely peaking, according to the CDC. "I think the simplest way to describe it is that flu is everywhere in the U.S. right now" according to Dr. Dan Jernigan, director of the CDC's Influenza Division. Hospitals and doctors are becoming overwhelmed with new patients. If you have fever lasting for more than 2 days, you should seek medical assistance as this season has become deadly.

People most at risk for severe seasonal influenza are:

- pregnant women at any stage of pregnancy
- children younger than 5 years
- people older than 65 years
- people with chronic medical conditions such as HIV/AIDS, asthma, heart and lung diseases and diabetes
- people with increased risk of exposure to influenza, which includes health care workers.

How is it treated?

People with the flu should drink plenty of water and rest. Most people will recover within a week. Antiviral drugs for influenza can reduce severe complications and deaths although influenza viruses can develop resistance to the drugs. They are especially important for high-risk groups. Ideally these drugs need to be administered early (within 48 hours of onset of symptoms). Antibiotics are not effective against influenza viruses.

How do you stop it from spreading?

Influenza can spread quickly between people when an infected person coughs or sneezes, dispersing droplets of the virus into the air. It can be also spread by hands contaminated by the virus.

Precautionary measures should be taken to limit transmission. People should cover their mouth and nose with a tissue when coughing, then throw it out and wash their hands thoroughly and regularly.

What can you do to avoid the Flu?

- **Get the Flu Shot - it's not too late**
- **Wash hands frequently**
- **If you are sick with fever, try to limit contact with large crowds unless necessary**

The Flu is a common cause of absenteeism and loss of productivity for many businesses including municipalities. This season has been exceptionally bad and therefore everyone should take proper precautions to avoid spreading this illness.

msmsc.com

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STAY CONNECTED:



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