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# CITY OF BIDDEFORD, MAINE

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## **Effective Loss Experience and Loss Prevention Programming Leads to Rebate**

BIDDEFORD — The City of Biddeford is pleased to announce that it has received a \$33,938 dividend check from the Maine Municipal Association as a result of its effective loss experience and loss prevention programs.

At its May meeting, the Maine Municipal Association board approved a dividend distribution from the Workers Compensation Fund to communities whose 2018 loss ratio is less than 40% and whose three-year loss ratio is less than 75% as of June 30. The City of Biddeford qualified for a dividend this year for its good management practices and favorable loss experience, according to Michelle Pelletier, Director of Risk Management Services for MMA.

The City of Biddeford formed a Safety Committee earlier this year that is comprised of employees that work in each of the City's buildings. The purpose of the committee is to promote total safety awareness to every employee by discussing safety practices, procedures, concerns and approaches on a routine basis. The committee conducts random safety audits of the departments and promotes safety education and workplace hazard reporting.

“This dividend check is very exciting news and speaks to the hard work that our Safety Committee is doing to make safety a top priority in the workplace,” said Diana DePaolo, the City of Biddeford's Human Resources Director. “I am very hopeful that with a continued commitment to safety and wellbeing and a close relationship with MMA that we will be able to continue with this trend of quality risk management and loss prevention.”

The Maine Municipal Association offers three self-funded pools for municipal and quasi-public entities in Maine: the Workers Compensation Fund formed in 1978, the Property & Casualty Pool formed in 1987 and the Unemployment Compensation Fund formed in 1978. This year, the Workers Compensation Fund has returned almost \$650,000 in dividends directly to MMA members. For more information about any of the MMA Risk Management Services programs, including online training programs and other services, check the offerings on their website at [www.memun.org](http://www.memun.org) and click on the Risk Management Services link.

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