



NEWS & VIEWS

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(photo courtesy Travel Montana)

MMIA Employee Benefits Wellness Program Update

By: Amanda Burkhart, *Employee Benefits Member Relations Strategist*

First, we want to thank our hardworking city and town employees for their assistance as we continue to improve the wellness portal. Your patience, feedback, and assistance has helped us overcome obstacles as we work toward an integrated benefit and wellness system.

Our long-term plan is for participants to have a place to enroll and make changes to their benefits, view and participate in the wellness program, collect incentives, and more. With your continued support and willingness to learn, we are on our way to achieving that goal!

We also want to let you know, with your feedback, we have worked with DHS to improve the portal and customer service process. Now participants can dial 1-832-201-8500 Option 4 to be connected with a live person who's specifically assigned to MMIA.

80% Employee Participation:

We are excited to announce the cities/towns who earned the 80% Employee participation incentive. Participants can now access this incentive in the Engage portal.

Visit www.mmia.net/getwellthy to see if your city/town made it. If you're on the list, that means the employees, spouses,

and retirees who got health screenings will get an extra \$50!

Upcoming Deadline:

- Please remind employees who got health screenings that *they have until December 31 to use the portal to complete a call with a Get Wellthy health coach.* This will count for another \$50 incentive.

Incentive Money

- In years past, many participants counted on getting their gift cards around the holidays. *Please remind employees that MMIA will not be distributing physical gift cards this year.*
- Direct deposits go out the first week of each month. Money will go into the participant's bank accounts the first week of the month following when they set up direct deposit and every month after that if they have earned new incentive money.
- Participants can always choose to get money in the form of digital gift cards that are active whenever they are selected and usable in stores and online. ■

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MMIA Announces Treasure State Public Captive, Inc.

By: Alan W. Hulse, CEO, ARM, AIC

I am pleased to announce that the MMIA has formed a captive insurance company known as the Treasure State Public Captive, Inc.

As you know, MMIA manages its liability insurance through our existing public entity pool structure. This captive structure allows for the separation of a portion of the MMIA excess liability coverage placement from their current structure and places that portion of liability risk in a captive insurance corporation.

The reason for this new structure is to reduce MMIA's long-term cost of excess liability insurance, allow greater control of surplus funds, share in underwriting profits, and additional investment flexibility. Perhaps most importantly,

this structure will provide cities and towns in Montana with protection against long-term market disruption and market volatility. Other large public entities have successfully used captives to achieve significant cost savings and improve risk and insurance-related services, and that is what we plan to do for you, our members.

CEO'S CORNER



We are in the very beginning stages of implementation, with the first Board of Directors meeting in December. Stay tuned for future features on the captive in our newsletter. ■

2018 Bob Worthington Risk Management Achievement Award

Congratulations to Mayor James Schell of East Helena for earning the 2018 Bob Worthington Risk Management Achievement Award! Your efforts benefit not only the City of East Helena, but the membership of the MMIA. Thank you for setting an example of proactive risk management for public officials.

Nomination

"Mayor Schell wears a Risk Management hat in everything he does for the City of East Helena. Over the past few years, he has handled several sensitive personnel issues with great caution and much success. He takes the time to understand his policies, works closely with his City Attorney to understand applicable laws, and reaches out to MMIA for consultation before taking action. He is aware of risk associated with employment practices and approaches such situations with caution. I cannot think of a more deserving public official to be awarded a risk management award."



Mayor James Schell and Alan Hulse

Nominations are not only a great way to recognize the exceptional work, but also encourages members to learn from each other in regards to effective risk management efforts.

BWRMA Award Information

The intent of this award is to identify a person, group, department or member that has demonstrated an exceptional effort to manage risk or prevent losses. The award can acknowledge risk management efforts within any of our coverage programs: Liability, Workers' Compensation, Property, or Employee Benefits.

Nominations are accepted from MMIA members and MMIA staff, with the winner announced during the annual Montana League of Cities and Towns Conference. Make your nomination today by completing the nomination form located on the MMIA Website>Risk Management>BWRMAA. ■

Test Your Workplace Safety Knowledge – Slips, Trips, and Falls

By Britani Laughery, CSP, ASP, CIC, CWCP, AU, Internal Operations Manager

Select the best possible answer for each questions.

1. Common contributing factors to slips, trips, and falls include:

- A. Surface design, surface conditions, surface level changes, obstructions, and human factors
- B. Surface design, weather conditions, human error
- C. Surface conditions and human error
- D. Human error

2. Developing and implementing a plan for snow removal will:

- A. Be a waste of time
- B. Minimize exposure to employees and the public
- C. Be costly
- D. Require an engineering firm

3. What are the most likely points in the walking cycle when a person is likely to slip?

- A. Heal strike
- B. Push off
- C. A and B
- D. None of the above

4. When selecting footwear the following should be considered:

- A. Tread pattern
- B. Shoe sole materials
- C. Appropriate footwear for the work
- D. All of the above

5. Footwear should be inspected, maintained, cleaned, alternated, and:

- A. Repaired
- B. Replaced
- C. Resoled
- D. None of the above

6. When do traction devices become dangerous?

- A. When on non-icy surfaces such as concrete or tile
- B. They are never dangerous
- C. When used on ice and snow
- D. None of the above



7. Footwear policies should be carefully written and:

- A. Implemented
- B. Discussed
- C. Enforced
- D. All of the above

8. The purpose of facility inspections focused on slips, trips, and falls is:

- A. To record facility conditions
- B. To improve facility conditions
- C. To continually monitor the improved conditions
- D. All of the above

9. Slips, trips, and falls should be investigated to:

- A. Prevent re-occurrence
- B. Find faults
- C. A and B
- D. Find faults

10. Facility maps can be used to:

- A. Identify trends in slips, trips, and falls
- B. Pinpoint problem areas
- C. Designate safe travel routes
- D. All of the above

See the answers to our safety quiz on Page 5...

Recycling is Great, but not for Passwords

From Beazley Breach Trends

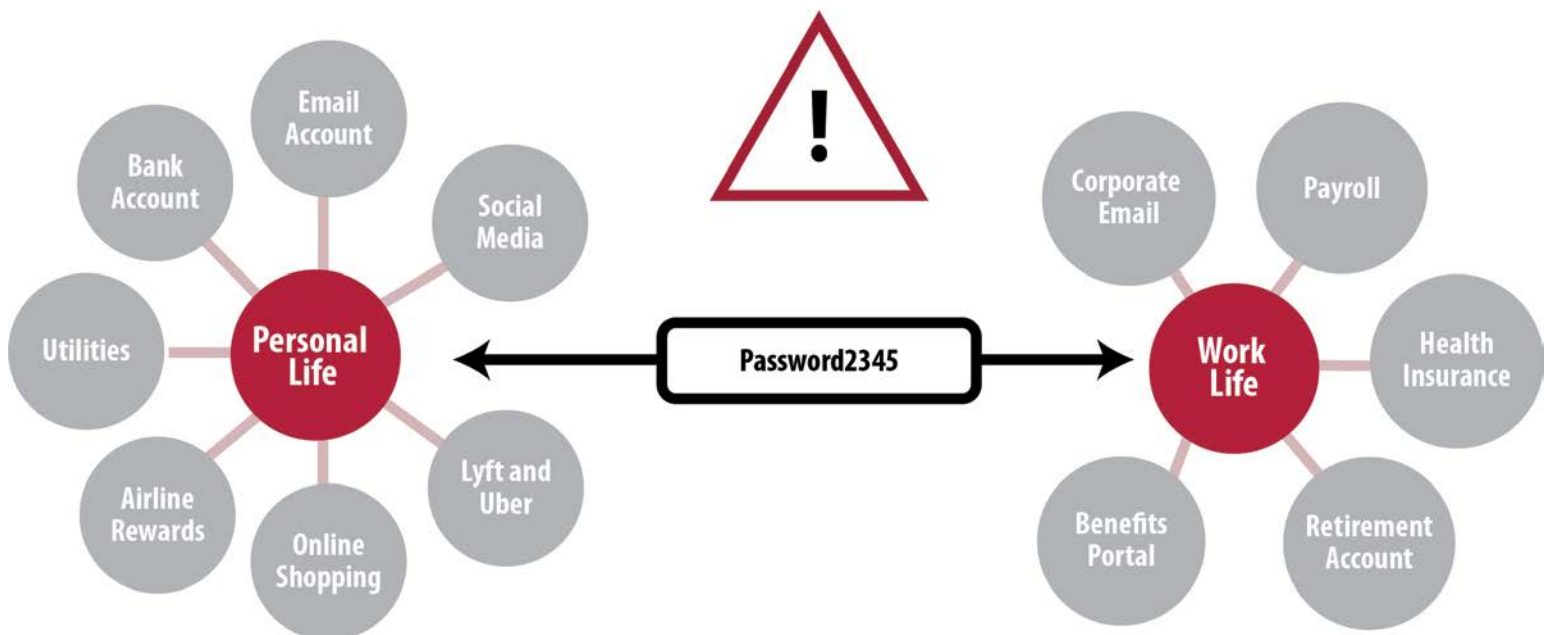
These days we're all overloaded with the number of accounts that require credentials, and remembering them is impossible. Using the same password for different accounts is tempting—like having one handy key that opens every lock you use. But reusing passwords is not the solution.

Compromised passwords are one of the leading causes of data breaches, and reusing passwords can increase the damage done by what would otherwise be a relatively small incident. Cyber criminals know that people reuse credentials and often test compromised passwords on commonly used sites in order to expand the number of accounts they can access.

For instance, if you use the same password for your work email as for Amazon or your gym membership, a breach at one of those companies puts your work emails at risk. Reusing credentials is like giving away copies of the key that opens all your locks. You're putting all of your data in the hands of the company with the weakest cyber security.

Before reusing a password for different accounts, especially across work and personal ones, think of all the data that someone could get into if they got that credential: Here are some tips to help you avoid falling in this trap:

- Use completely separate passwords for work and personal accounts.
- Avoid words that can easily be guessed by attackers, like “password” or “September2017,” or predictable keyboard combinations like “1234567,” “qwerty,” or “1q2w3e4r5t.”
- Longer is stronger. Use pass-phrases rather than passwords. Pass-phrases could include several random words like “Highway owl purple elephant” or could be taken from favorite song lyrics or books.
- Add some complexity with capitalization or special characters if required. “Fido!sAnAwesomeDog” is a stronger password than your pet’s name.
- Just adding numbers or special characters at the end of a word doesn’t increase security much, because they’re easy for software to guess.
- Avoid words like your kids’ names that could easily be guessed by coworkers or revealed by a few minutes of online research.
- Answers to security questions are often easily found – your mother’s maiden name is public record – so pick another word for whenever that question comes up. ■



Property Renewal: FY2019 – 2020

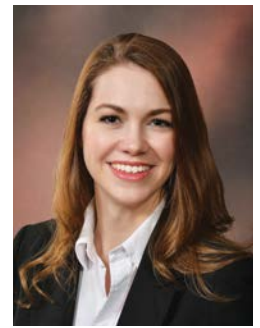
By: Laura Wigen, *Property Program Specialist*

It's that time of year again! The Annual MMIA Property renewal runs January – March. Beginning January 2, 2019, Property Renewal will open. Be on the lookout - you will receive an email initiating the renewal process.

This is your opportunity to inform the MMIA of changes, additions, and removals that will be used to calculate your annual assessment for the FY2019-2020 period. These updates may also affect coverage determinations should you experience a claim. Thorough review and auditing of your real/personal property, contractors/mobile equipment, and vehicles is encouraged.

For those members that receive a \$0 stated value memo, please review for accuracy, make any updates, and return the signed memo to Laura Wigen.

Property Renewal will close 3/29/2019. For questions, please contact Laura Wigen at 406-495-7024 or via email at lwigen@mmia.net. ■



New Extortion Scam Using Hacked Passwords as Bait

Adapted From *Beazley Breach Trends*



In recent weeks, a number of insureds have reported incidents to Beazley Breach Response (BBR) Services involving extortion demands that cleverly leverage social engineering to back up the threat. Because of large and widely publicized breaches at various online sites, dumps of hacked passwords and their associated email addresses are easily obtainable on the dark web. In these extortion attempts, the cyber criminal emails the victim and asserts that the criminal has compromised the victim's computer, including records of website activity and control of the webcam. The criminal includes the hacked password to bolster the credibility of the threat.

The emails have demanded a payment of \$2,800 or \$3,900 in Bitcoin. Security blogger Brian Krebs has reported on one variation of these scam emails that have explicitly threatened exposure of sexual activity or, at least, violation of privacy. In the incidents that BBR Services has seen, the threat has focused more on compromise of the victim's device, while the privacy threat has been more veiled and less central.

If an employee reports one of these extortion emails, you should report it to BBR Services. In most cases, fortunately, it turns out that no data has been compromised. Because users often recycle passwords, however, or use the same password with minor variations, the exposure of old passwords does create a security concern.

Here are some steps you can take to protect your organization:

- Warn employees about this risk. You can also use this as an opportunity to retrain employees on using good password practices, including avoiding recycling passwords. See the tips in the “Recycling is Great. But Not for Passwords” article in this newsletter for useful suggestions.
- If an employee experiences one of the incidents, reset the employee's password to minimize any risks from password recycling.
- Train employees on phishing. For MMIA property program members, cyber coverage is included with your property coverage through Beazley. Members have access to free online tutorials for their staff, sample IT policies and more from Beazley Breach Solutions online platform. Members also enjoy a 25% discount on anti-phishing tools and training from KnowBe4.

To access the free online tutorials, IT policies and more from Beazley Breach Solutions online platform, contact riskmgmt@mmia.net or 406-495-7004. ■

Slips, Trips, and Falls Answers:

- | | |
|------|-------|
| 1. A | 6. A |
| 2. B | 7. D |
| 3. C | 8. D |
| 4. D | 9. C |
| 5. B | 10. D |

2019 Executive Forum and Local Government Day at the Capitol



Participants at the 2018 Executive Forum in Polson

Executive Forum

February 13th 8:00 a.m.- 5:00 p.m.
Jorgenson's Inn and Suites,
1714 11th Ave, Helena, MT 59601

Mayors, chief executives, and city managers join the MMIA, the Montana League of Cities and Towns (MLCT), and the MSU Local Government Center for the 2019 Executive Forum. The Forum is an educational and networking experience that is designed specifically with you in mind.

Register at www.mmia.net, and watch for the agenda. Registration is free, but we need an accurate attendee count to adequately plan the event.

To reserve your room in our block at Jorgenson's Inn and Suites, please call 442-1770 and use the code "MMIA 2019 Executive Forum."

Local Government Day

February 14th
Capitol Rotunda
1301 E 6th Ave, Helena, MT 59601

This year's Executive Forum is coupled with a Local Government Day at the Capitol Rotunda on February 14.

Take this opportunity to connect with your Montana legislators on local issues and pending legislation that will affect your city or town. No registration necessary. This event is presented by MLCT, MMIA, and our partners at the Montana Association of Counties (MACo).

If you have any questions, please contact Janel Favero at 406-495-7016 or jfavero@mmia.net. We look forward to seeing you in February! ■



Happy Holidays from Everyone at the **MMIA!**

2017/2018 MMIA Loss Control Awards

Each year the MMIA analyzes the losses of our members in the Liability Program and the Workers' Compensation Program to identify the members with the lowest claim expenditures over the previous five years by population class. Awards are given for both the Liability and Workers' Compensation Programs to the members with the lowest claim expenditures/number of employees in the First, Second, and Third-Class Cities and Towns.

Members with low incurred expenditures can represent significant cost savings, not only to the municipality itself, but also to the entire MMIA pool. The Loss Control Awards recognize members of all classes who have achieved such success.

Contact the MMIA Risk Management team if you are interested in improving your municipality's risk at riskmgmt@mmia.net. ■

Liability

First Class Cities

Havre

Second Class Cities

Anaconda-Deer Lodge

Third Class Cities

Three Forks

Towns

Fort Peck

Workers' Compensation

First Class Cities

Havre

Second Class Cities

Miles City

Third Class Cities

Harlowton

Towns

Belt

Healthy Happy Holidays

The holidays can be a time of stress and illness. MMIA Employee Benefit Health Plan participants have great no-cost resources available to them to navigate everything from the common cold to financial trouble to a death in the family. Please encourage your employees to use these valuable resources. Visit www.mmia.net/employee-benefits/employer-resources/ to find printable flyers, information, and more. You can also call 1-800-635-3089 (option 2) to request custom materials. ■

Not sure if it's a cold or the flu?

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DO YOU WANT MORE MMIA NEWS?

You can sign up to receive the quarterly newsletter by contacting Janel Favero, MMIA Communication Specialist, at jfavero@mmia.net. By signing up for this quarterly communication, you may elect to receive electronic, hard copy, or both. This is a great way for you to stay up-to-date on upcoming events, policy changes, and information on how we are working to serve Montana's Municipalities.

If you would like to view our past issues archive, visit mmia.net/news-events/archive/ ■

Calendar of Events

December

- 24** Christmas Eve, MMIA office closed
- 25** Christmas, MMIA office closed

January

- 1** New Years Day, MMIA office closed
- 7** 2019 Legislative Session begins
- 21** Martin Luther King Jr. Day, MMIA office closed
- 24** Employee Benefits Committee meeting
- 25** Board of Director's meeting
- 29-31** GEM Board meeting

February

- 1** GEM Board meeting
- 13** Executive Forum, Helena
- 14** Local Government Day at the Capitol Rotunda
Valentines Day
- 18** President's Day, MMIA office closed