

THE RISK JOURNAL

A PUBLICATION FOR MMRMA MEMBERS

DECEMBER 2024

RAP/CAP Grant Applications Resume after Analysis and Update

by Cara Ceci, Member
Resources Manager

MMRMA IS PLEASED TO announce that the RAP and CAP Grant Program will resume effective December 1, 2024.

For the past several months, MMRMA has conducted a review and analysis of the RAP and CAP Grant Program. The overarching goal is to ensure our grant program is viable and funds innovative efforts at reducing risk.

MMRMA believes the grant program to be a vital component of its members' overall risk management efforts. As part of the analysis, a compilation of grant data was undertaken and reviewed. This analysis was conducted to correlate the number of grants awarded to losses incurred under the various MMRMA coverages:

- > Auto Liability
- > Auto Physical Damage
- > General Liability
- > Law Enforcement (including Corrections)
- > Public Officials Liability
- > Property
- > Cyber (Data Breach)



The updated guidelines will align grant funding with the highest risk exposures and losses.

The guidelines aim to leverage funding from the state's MiDEAL program, MCOLES PA302, and other sources.

The Membership Committee met in November to review proposed updates. With the guidance and recommendations of MMRMA staff, the committee unanimously approved all proposed changes. While much remains consistent, several updates were made as summarized below.

UPDATES TO PROGRAM GUIDELINES

Aligning grant awards to address high-risk exposures

MMRMA expects that grant funds will likely be exhausted each fiscal year. It is important to focus on projects that seek to mitigate our members'

highest risks; currently, law enforcement, corrections, data breach, property, and employment.

Leveraging grant funds

MMRMA will seek to leverage or augment RAP/CAP funds where feasible. This includes encouraging members to participate in the State of Michigan's MiDEAL purchasing program, utilizing MCOLES PA 302 funds, and discontinuing funding projects for which enterprise funds could be used. The newly revised grant application form will collect additional information relating to these funding sources.

Grant program logistics

We've made operational updates to the program. See the guidelines for more information.

> Grant applications will be reviewed on a first come, first served basis.

> Grants addressing the highest risk exposures will be given priority.

> Per member funding is limited when requesting funds for the same project or equipment.

> Grants remain reimbursement-based funds are released once approved projects are completed and all related payment documents are submitted.

> Funds will expire six months following approval by the Membership Committee, and extensions will only be approved if member makes a compelling case.

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RAP and CAP Grant Program Updates, continued from page 1

Application Form Updates:

The grant application form has been updated and will collect additional information regarding MiDEAL, PA 302 Funds, and member risk management programs.

All grant submissions will use the same application form. MMRMA will determine whether or not a member's funding request complies with Standard RAP and CAP Grant Guidelines or should be presented as a new project.

Incomplete applications will be returned to the member—no exceptions.

REVISIONS TO STANDARD GRANT GUIDELINES

Standard grants have been separated into categories that represent MMRMA's highest risk exposures.

Data Breach/Cybersecurity

Standard Grants: Standard grants have been added for Fractional vCISO; Security Operations Center (SOC); and Vulnerability (OS and application patching) Detection and Remediation Services.



Property and Security

Standard Grants: Revisions have been made to eligibility requirements for emergency generators and portable pumps. Funding has been increased for thermal imaging cameras, and funding has



Funding for thermal imaging cameras has been increased.



Funds are now available for automatic water shutoff and leak detection systems.

been added for automatic water shut off systems and water leak detection systems.

Public Safety/Emergency Operations Standard Grants:

Tiered funding and limits to the number of funding requests allowed have been added for body worn cameras, in car cameras, and tasers. Maximum funding has been increased for canine units and court compliance safety. Maximum funding has been decreased for data storage.

Other/Cross-Functional Standard Grants:

These programs are no longer funded under the sub-category of General Risk Management and Leadership Training: ATV Training for Patrol Officers; MACNLOW Supervision Training; Michigan Association of Municipal Clerks; Police Executive Development Series (PEDS); and Snowmobile Training for Patrol Officers.

Some Grants Eliminated

Members may still apply for funding towards these projects, but requests will be considered individually as New Project Grants.

- Back Up Cameras for Vehicles
- Digital Cameras and Security
- Electronic/Digital Fingerprinting
- Emergency Medical Responder Active Shooter Kits
- Equipment Continuation/Assurance Plans for Law Enforcement
- Field/Arena Safety Fencing and/or Netting
- Jet Vactor Sewer Cleaner Communication Radio System
- Mileage and Lodging Assistance for Training
- Power Load Systems
- Pre-Plan Software
- Prisoner Restraint Chair
- Sewer Cameras
- Stop Sticks
- Video Arraignment
- Video Laryngoscope
- Blue Card Command (CAP)
- Certified Protection Professional (CAP)
- Certified Public Manager (CAP)
- Certified Therapeutic Recreation Specialist (CAP)
- Master Municipal Clerk (CAP)
- Michigan Certified Professional Treasurer (CAP)

The next grant application deadline is January 10, 2025, for review by the Membership Committee at their February 26, 2025 meeting. Deadlines are every 3 months on January 10, April 10, July 10, and October 10.

New grant application and guidelines are available to logged-in users on MMRMA.org. Contact grants@mmrma.org if you have questions about the guidelines or the application process.

Risk Management, State Law Aim to Prevent Distracted Driving

by Cindy C. King, Director
of Membership Services and
Human Resources

MMRMA PROVIDES AUTO liability and auto physical damage coverage for thousands of members' vehicles across the state. Covered vehicles include emergency response vehicles such as patrol cars and ambulances, as well as trucks and other vehicles used for public works and parks and recreation operations, road maintenance, and prisoner transport. They also include vehicles operated by member medical care providers and administrative staff.

On any given day, these vehicles may be involved in accidents, some of which could pose liability to the member organization. Most *do* result in costs as well as claims, injuries, and property damage.

Distractions abound

Unfortunately, distracted driving is a common cause of accidents. The National Highway Traffic Safety Administration (NHTSA) reports that 3,308 people lost their lives in 2022 due to distracted driving. NHTSA also notes that more than 32,000 people died in distracted driving crashes from 2013–2022.



Seat belt use is also down: 8% of Michigan's 7,982,741 drivers—638,619 aren't buckling up.

Among the causes cited that lead to distracted driving¹ are "talking or texting on your phone, eating and drinking, talking to people in your vehicle, fiddling with the stereo, entertainment or navigation system—anything that takes your attention away from...safe driving."

The Centers for Disease Control and Prevention (CDC) categorizes distracted driving² into three broad types:

Visual: taking your eyes off the road

Manual: taking your hands off the wheel

Cognitive: taking your mind off driving

The first two categories are ones most people recognize

when it comes to distracted driving. It is not uncommon for drivers to look away to view a phone or car screen to see the map on a navigation app or reach down to grab a bottle of water. But what about taking our minds off driving?

Perhaps you got halfway to work and wondered if you remembered to close the garage door or turn off the coffee maker. Many drivers have had the experience of arriving at a destination with little to no recollection of the trip: Did they stop at every signal or stop sign? Did they notice every car hiding in a blind spot or attempting to turn into traffic?

Modern life is distracting

Today, when multitasking is the norm, it's not surprising that people get lost in thought or daydream while driving, both of which could have serious consequences.

Many drivers have had the experience of arriving at a destination with little to no recollection of the trip.

Drive Safe Online cautions that driving is a responsibility and one that requires our full attention and concentration to ensure everyone is safe on the road. For MMRMA and members, that means both the public as well as the member employees who are driving.

In addition to the perils of distracted driving, seat belt usage is down. A *Bridge Michigan* article writes that "The Michigan State Police reported that seat belt use in the state fell...with 92% of motorists using safety devices. The highest rate was observed in 2009 when nearly 98% [of drivers] were using them."³ While 92% compliance with the law appears commendable, it still means is that 8% of Michigan's 7,982,741 drivers—638,619 drivers—aren't buckling up.⁴

Statistics paint sad story

Meanwhile, *Claims Journal* reports that, according to the National Transportation Safety Board (NTSB), "The United States must address

¹ <https://www.nhtsa.gov/risky-driving/distracted-driving>

² <https://www.cdc.gov/distracted-driving/about/index.html>

³ <https://www.bridgemi.com/quality-life/michigans-seat-belt-use-decreased-again-2024>

⁴ Federal Highway Administration Office of Highway Policy Information 2021 statistics

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In December, Old Town in Lansing hosts Krampus-nacht, an event that captures the spirit of Old World European holiday celebrations. Once a struggling downtown area, Old Town was designated as a Michigan Main Street in 2006 and has since grown to be a vibrant arts and cultural district.

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The *Risk Journal* is edited by Tamara Christie, Communications Manager, and published six times a year for members of Michigan Municipal Risk Management Authority. We welcome your feedback. To comment or suggest story ideas, please contact Tamara at 734 513-0300, 800 243-1324, or tchristie@mmrma.org.

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a growing public-health crisis over traffic deaths.”

NTSB Chair Jennifer Homendy said, “Unlike most developed nations, U.S. roadways have grown more deadly over the last several decades.” The article continues, “In September, the department estimated 18,720 people died in motor-vehicle traffic crashes during the first six months of 2024, down 3.2% from the first half of 2023...still higher, however, than pre-pandemic levels, when just over 17,000 people were killed in the first half of 2019.”⁵

Steve Kiefer, Chairman of the Kiefer Foundation, said, “It’s every parent’s nightmare, the phone call informing you that your child has been in a serious car crash. Mine came on September 19, 2016...when [I was told by police that] Mitchel had been killed on I-96...by a young lady who was on Snapchat when she hit Mitchel’s car at 82 mph.”

The Kiefer Foundation was created in response to this tragic and preventable accident. The Foundation’s goal is to end distracted driving and all associated crashes and deaths. Its *Just Drive* campaign is but one effort to discourage distracted driving.

April is Distracted Driving Awareness Month, and several influencers for the Kiefer Foundation, including Mary Barra, General Motors CEO, and former NFL quarterback



In 2023, Michigan enacted a law that prohibits using cell phones while driving. Instead, sync your phone to your car’s audio system.

Tom Brady use the foundation’s website and Instagram to implore people to put down their phones and focus on the road, using the hashtag #justdrive.

With the coming holidays and new year, and due to the prevalence of distracted driving and member inquiries for model guidelines and policies, MMRMA is once again putting focus on a frequent source of risk that is preventable and manageable.

Laws and resources

Effective June 30, 2023, Michigan enacted a law that imposes stricter guidelines on the use of cell phones and other devices to discourage distracted driving. *Understanding Michigan’s New Hands-Free Driving Law* was featured in MMRMA’s August 2023 *Risk Journal*. The law prohibits drivers from using

their cell phones while driving, instead encouraging drivers to sync their cell phones to the vehicle’s audio system.

MMRMA has developed and updated two model policies to assist members in their risk mitigation efforts in support of responsible operation of member vehicles to guard against the consequences of distracted driving. They are titled *Driver Selection, a Model Policy for a Safe Driver Program* and *Distracted Driving Model Policy and Guidelines*.

MMRMA also has a best practices guide, *Conducting Employment Background Investigations*, updated in 2023, that speaks to the importance of researching a candidate’s driving record if the employee will be operating a motor vehicle as one of their position responsibilities.

Members are encouraged to access these resources in the My Documents section of the MMRMA portal and develop sound policies that comply with Michigan law—and to enforce those policies if employees drive in an unsafe manner.

⁵ <https://www.claimsjournal.com/news/national/2024/11/20/327493.htm>