



April 26, 2013

Re: \$2.5 Million Additional Participation Credits Approved by MIIA Board of Directors

Dear MIIA Member:

We are extremely pleased to send you more good news! At their January 2013 meeting, the MIIA Board of Directors approved a total of \$2.5 million in additional participation credits for members of the workers' compensation program and property and liability program for the current fiscal year. These additional participation credits are *in addition* to all other credits and discounts you will receive as part of your renewal pricing for July 1, 2013. Participation credits recognize the long-term loyalty and commitment of the MIIA membership. The credit invoice(s) enclosed indicate the following amount of participation credit granted to you by MIIA:

Town of Chilmark

Property & Casualty: \$9,052

Workers' Compensation: \$ 872

As a standard practice, the MIIA Board reviews the program's financial position on a quarterly basis, and upon advice of its actuaries and management, determines if additional credits can be provided to the members. The MIIA Board is composed of local officials who are keenly aware of the difficult financial conditions that cities and towns face. This understanding translates into a Board that seeks to provide members with the highest level of financial benefits possible while at the same time ensuring the long-term fiscal strength of MIIA.

The MIIA Board also continues its commitment to the MIIA Rewards program, our signature loss control initiative that rewards members for participation in risk management and loss control efforts. In total, members earned \$2.6 million through MIIA Rewards in FY 2012 and we anticipate a similar amount to be earned by the close of FY 2013. Beyond this success, the Loss Control Grant program is providing another \$750,000 for members during this fiscal year. And next year's grant program will be announced early in FY 2014.

We are very pleased to offer these cost-saving measures and real-dollar savings. Your participation and commitment to MIIA is very much appreciated, and we look forward to working with you to control your insurance costs and deliver the best value with the best service possible.

Sincerely,

Ira Singer
Chairman, MIIA
Town Administrator, Middleton

Geoffrey Beckwith
President, MIIA
Executive Director, MMA

Stanley Corcoran
Executive Vice President
MIIA



Property & Casualty Credit Invoice

P.O. Box 5092
 Boston, MA 02206-5092
 1-800-374-4405

TO: Chilmark, Town of P.O. Box 119 Chilmark, MA 02535	INVOICE NUMBER 201200872903	INVOICE DATE 04/26/2013
	POLICY NUMBER CHI00087-12	INVOICE TOTAL \$(9,052)
POLICY INFORMATION		
Type of Policy: Group Pool Coverages Insurance Company: MIIA Property And Casualty Group, Inc.		
Transaction: Credit Billing Transaction Date: 04/26/2013		
CHARGES		AMOUNT
Additional Participation Credit		\$(9,052)
TOTAL		\$(9,052)



Property & Casualty Credit Invoice

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Type of Policy: Group Pool Coverages Insurance Company: MIIA Property And Casualty Group, Inc.		
Transaction: Credit Billing Transaction Date: 04/26/2013		
CHARGES		AMOUNT
Additional Participation Credit		\$(9,052)
TOTAL		\$(9,052)



Worker's Compensation Credit Invoice

P.O. Box 5795
 Boston, MA 02206-5795
 1-800-374-4405

TO: Chilmark, Town of P.O. Box 119 Chilmark, MA 02535	INVOICE NUMBER 201200872904	INVOICE DATE 04/26/2013
	POLICY NUMBER CHI00087-12	INVOICE TOTAL \$(872)

POLICY INFORMATION

Type of Policy:	Group Pool Coverages
Insurance Company:	MIIA Property And Casualty Group, Inc.
Transaction:	Credit Billing
Transaction Date:	04/26/2013

CHARGES	AMOUNT
Additional Participation Credit	\$(872)
TOTAL	\$(872)



One Winthrop Square, Boston, MA 02110
617-426-7272 or 800-882-1498
Facsimile 617-426-9546 • www.emiia.org

March 8, 2013

Re: MIIA Dividend, 2013

Dear MIIA Member:

At our annual meeting on January 26, 2013, MIIA announced that the Board of Directors of the MIIA Property and Casualty Group, Inc. had declared \$500,000 in Dividends. Enclosed is a facsimile check showing the dividend amount awarded to you. You may use this as a premium credit or, if you prefer, you may request a check for this amount. In either case, please make your request in writing. Contact Greg McGrath at gmcgrath@mma.org (1-800-882-1498 ext. 256). If you wish to publicize the dividend award, we will send you a sample press release shortly.

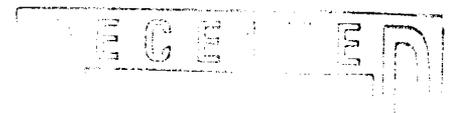
MIIA was also extremely pleased to announce at the annual meeting that we will distribute an additional amount of \$2,500,000 in Participation Credits. We expect to distribute this additional amount within the next 30 days.

Thank you for your loyalty and for your part in maintaining the excellent loss control and safety records that allow MIIA to provide these dividends and credits to our members.

Sincerely,

A handwritten signature in black ink, appearing to read 'John Kelly', written in a cursive style.

John Kelly
Operations Manager



MAR 11 2013



March 8, 2013

Pay to the order of Chilmark \$554

Five Hundred Fifty Four Dollars

Geoffrey C. Beckwith, President

Stanley J. Corcoran
Executive Vice President

Re: Dividend

NOT NEGOTIABLE



MIIA Member Services

15 Cabot Road
Woburn, MA 01801-1003
TEL (800) 526-6442
FAX (781) 376-9907
www.emiaa.org

April 19, 2013

APR 22 2013

Mr. Timothy Carroll
Executive Secretary
Town of Chilmark
State Road, P.O Box 119
Chilmark, MA 02525

Re: Renewal Proposal

Dear Timothy:

The Town of Chilmark is a valued member of the MIIA programs. Due to the financial strength of our programs and your favorable loss history, we are able to offer you a renewal proposal for Fiscal Year 2014 which includes a rate increase of 8.3% percent. We are pleased to offer this renewal proposal for both your property and liability and your workers' compensation coverages. Your overall contributions will reflect changes in exposures, such as higher or lower building values, change in vehicles, change in expenditures, increases in payroll or changes in experience modification factors. In addition, MIIA may provide participation discounts and *MIIA Rewards* credits depending upon your participation. To assist the membership, we will be extending the 5% prepay premium discount for Fiscal Year 2014.

MIIA was founded by the Massachusetts Municipal Association (MMA) to establish insurance cost stability for Massachusetts communities while at the same time delivering the broadest coverages and services to its members. Today, we have become the leader in municipal insurance and risk management services as a result of the members' commitment.

By accepting our proposal, you will continue to enjoy stable costs while benefiting from MIIA's consistently superior coverages and services. In order to accept our offer, please sign and return the enclosed copy of this letter to our offices before May 7, 2013. For your convenience, enclosed is a return envelope.

We are pleased to serve you and appreciate your continued commitment to the MIIA programs.

Sincerely,

Adriene Magnolia, AAI, AIS
Senior Account Executive

We wish to continue participating in the MIIA Property and Liability and Workers' Compensation program for Fiscal Year 2014.

Signature

Date

Title

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