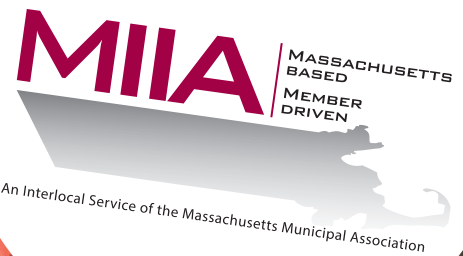


# Property and Liability



Unlike other providers, MIIA is a member-driven, member-based organization. Others just provide coverage. We work actively to deliver solutions to help you reduce risk, contain costs, protect assets and ensure the overall safety of your community.

You need municipal property and liability coverage; our team of experienced specialists stands ready to work with you to assess your risk, and design a solution that meets your unique needs—with the perfect combination of protection and pricing.

When injuries happen on the job, our workers' compensation coverage ensures that your employee

quickly gets the most appropriate treatment—and your community gets fast, efficient claims management services. Our common goal is to help injured employees obtain quality medical care and return to work at the earliest reasonable date.

But we don't just wait to respond to issues. We work with you year-round to help protect your community. With innovative risk management programs, coordinated claims management, grants, training, and innovative incentive programs like MIIA Rewards, we are able to help you contain costs while improving overall community safety. That's the MIIA difference.

## MIIA Smart Choice

Safer Communities  
Lower Costs

MIIA's Smart Choice strategy focuses on using our proprietary analytic tools, extensive member data and municipal insurance knowledge to create data-driven, customized risk management plans. This drives ongoing improvement in safety, reduction of losses, and constant education of members. With an unbeatable combination of advanced programs and affordable pricing, we continue to help communities make informed choices for improving safety, protecting property, mitigating liability exposures and managing their bottom lines. Strategy that works for all.

### A Complete Portfolio of Property and Liability Coverage

- General Liability
- Auto Liability
- Auto Physical Damage
- Equipment Breakdown
- Inland Marine (Contractor's Equipment & Fire Trucks)
- Flood & Earthquake
- Crime Coverages
- Public Officials Liability
- Law Enforcement Liability
- School Board Liability
- Employment Practices Liability
- Property — Blanket Coverage Plus 100% Replacement Cost
- Workers' Compensation
- Umbrella / Excess Liability



## Risk Management

Our Risk Management program enhances our core services with:

- MIIA analytics that focus on quantifying and better understanding the root causes driving MIIA's repetitive loss costs
- Program benchmarks and member peer groups for comparison
- Updated loss results at the MIIA program, individual member and department levels
- MIIA risk management services, training, Rewards, and grants to correlate with documented loss-related drivers
- Program-based Risk Management best practices by line of coverage
- Member-specific action plans based on loss ratio, historical trends, peer comparison and individual member needs



## How 9 out of 10 Members Save Big on Insurance Costs

With our unique and highly successful MIIA Rewards Program, you can earn dollar credits toward your insurance payments by voluntarily participating in a wide range of risk management activities including webinars, technical training, management training, emergency vehicle operation, and more. On average, our membership earns a combined total of more than \$2 million in Rewards Credits each year.

## Risk Management Programs and Services

Part of our job is to help you anticipate and correct situations that might lead to accidents, injuries, property damage, or lawsuits. Our innovative risk management programs and services include:

- Onsite Drug and Alcohol Testing – Provided to municipal employers, as well as periodic supervisory training sessions required for supervisors of CDL drivers.
- Risk Management Grants – Up to \$10,000 for programs with no other means of funding.
- Safety Consulting – Specific issue or general programs that meet your risk management needs.
- Onsite Inspections – To identify potential loss exposures.
- Property Valuations – On properties to ensure that your municipality is adequately covered against property loss.
- Ergonomic Evaluations – Onsite inspection of workstations for most ergonomic arrangement of office furniture and equipment.
- Safety Committee Guidance – Our risk management experts are available to participate in safety committee meetings and assist with corrective action follow up.
- Onsite Training Programs – Customized to your specific needs.
- Regional Events – Seminars, roundtables and conferences sponsored by MIIA to target general member needs.
- MIIA Driver Training Simulator – A highly sophisticated, fully interactive, mobile system allows drivers to perfect driving skills in a realistic, computer-generated environment.
- Training Support Materials – Our online library offers a wide selection of valuable materials on safety training for general government, public works, and school departments, as well as law enforcement liability training.