

# FY 22 MIIA Rewards



## Overview

Welcome to the FY22 MIIA Rewards Program. Over the past 19 years, MIIA members have earned over \$40.3 million in premium credits from this valuable training and risk management program. In FY21, MIIA members received \$2 million in member Rewards.

The goal of the MIIA Rewards program is to give members the tools to earn premium credits through participation in training and risk management best practices. We are initiating monthly Rewards/Grants/Program webinars to discuss opportunities and expectations and to answer any questions you may have.

This year we continue to encourage Reward activities related to preventing and mitigating property losses which continue to be a major cost driver for the program due to the frequency and severity of losses along with a “hardening” reinsurance marketplace. Specifically, we continue to get a large number of “attritional” losses which can be mitigated with focused inspectional and maintenance efforts. Members can earn up to 4% credit related to this line of coverage. Also, cyber mitigation opportunities have been increased.

MIIA is committed to assisting municipalities as we move to full OSHA implementation. Members may continue to receive credit for the implementation of specific OSHA- related Standard Operating Procedures (SOPs).

Members have two ways to document their participation in the Rewards program. 1) You may submit documentation to [miirewards@mma.org](mailto:miirewards@mma.org). or 2) You may review your efforts with your risk manager as part of your ongoing interaction at Safety Committee or similar meetings. Your MIIA risk manager will review your documentation to see if Rewards guidelines are met and your Rewards Status Report will be updated.

## Training

### MIIA

MIIA continues to offer a variety of trainings to address member needs in both the technical and management areas through its Risk Management training programs and AllOne Health (MIIA's employee assistance provider). MIIA will continue to offer a combination of virtual and onsite training as conditions dictate.

In the Workers Compensation area, in addition to the usual technical trainings such as Chainsaw Safety, Work Zone Safety, etc., MIIA will offer the third OSHA Certification Program in the Fall of 2021. This program conducted through the OSHA Training Institute Education Center out of Keene State College, consists of 12 OSHA courses designed for the primary safety officer in your municipality. At the completion of the program, participants will earn a Safety and Health Fundamentals Certificate in both OSHA Construction and General Industry.



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## Seminar Attendance — Tracking and Credit

MIIA tracks attendance at MIIA sponsored regional and onsite training. It is not necessary to submit any MIIA-related training documentation. Credit is earned for seminar attendance by member, not by the number of employees that attend. Credit for MIIA training, if approved, will be applied as follows: Less than 2 hours = .25%, 2 to 5 hours = .5%, over 5 hours = 1%. Credit for all MIIA, Partner Association Training or Member directed training accrues to the member regardless of the number of employees who attend. Credit is assigned by line of insurance coverage and length of training.

## MIIA Partner Association Training

In order to maximize your training opportunities, we supplement MIIA offerings with preapproved Association/Partner Trainings. MIIA partners with the Massachusetts Municipal Association (MMA), Massachusetts Municipal Managers Association (MMMA), Massachusetts Municipal Human Resource Association (MMHR), MFAA (Massachusetts Facilities Administrators Association), Citizens Planning Training Collaborative (CPTC) and Small Town Administrators Association (STAM) to provide risk management related training to members. Association Trainings must be related to a municipal insurance exposure or liability and they need to be preapproved by Lin Chabra, MIIA Member Services Manager (lchabra@mma.org.). The specific list of trainings approved for MIIA Rewards credit is on our website. This list is updated as Partner Association meeting agendas are approved.

Sponsoring Associations will provide a list of attendees that will be added to our database so there is no need to submit an attendee list for these meetings.

## Member Directed Training (Specific training topics identified on the MIIA status report.)

Documentation should include training title, agenda for training, presenter with hours of training, you may opt to utilize the Member Directed Training Verification Form\*

**Terms – Credit for Member Directed Training can be achieved in two ways 1. Documentation can be scanned and emailed to [miiarewards@mma.org](mailto:miiarewards@mma.org) or 2. You may provide documentation of training to your Risk Manager at a scheduled Safety Committee Meeting or similar forum.**

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## Risk Management Best Practices

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The second category of opportunity available to members is implementation and continued utilization of municipal best practices. Time and experience tell us that consistent and periodic inspection of facilities and equipment, careful record keeping, and effective implementation of safe work practices and policies have a meaningful impact in reducing losses.

Please see the Risk Management Best Practices Summary for a comprehensive listing of Rewards opportunities sorted by line of insurance coverage. This summary will provide a description of the practice, the available Reward credit (if any), and links to sample forms and guidelines.

**Terms – Credit for specific Best Practices which are listed as Rewards eligible can be achieved in two ways:**

**1) Documentation of the specific Best Practice can be scanned and emailed to [miarewards@mma.org](mailto:miarewards@mma.org), or 2)**

**Member can demonstrate compliance to their Risk Manager at a scheduled Safety Committee Meeting or similar forum.**

## Additional Activities

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Should a new emerging issue develop over the fiscal year, that impacts member risk prevention and/or loss mitigation, we may amend the Rewards program with a new training and/or loss mitigation opportunities.

## Submission Process and Deadlines

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Please submit Rewards eligible documentation via conversation with your Risk Manager or via email to [miarewards@mma.org](mailto:miarewards@mma.org) when training or activities have been completed. This helps maintain an up-to-date status of your Rewards effort. In order to receive credit, all documentation must be submitted by May 20, 2022.

**Please note the FY22 Rewards will cover activity from 5/23/21 to the submittal deadline of 5/20/22. Due to invoice processing requirements, no exceptions can be made to this deadline.**

### Rewards Information

- *MIIA Rewards Status Reports\** can be requested anytime by sending an email to [miarewards@mma.org](mailto:miarewards@mma.org).
- Rewards Program and Training updates are communicated through emails and MIIA newsletter.
- Updated training information and Association Partner Training List are on [emiia.org](http://emiia.org).
- All Rewards document submittals should be emailed to [miarewards@mma.org](mailto:miarewards@mma.org)