




**MIIA Rewards
Overview
FY26**
April 28, 2026
1:00 p.m.



MIIA Rewards Member Communication

MIIA Risk Management

MIIA Grants & Rewards



July 24, 2025

Dear Members,

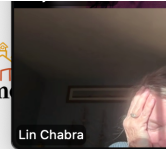
I'm pleased to announce that the **FY26 Rewards Program** guidelines and criteria are now available for your review. Each year, this program is shaped by our pool loss experience and valuable member feedback. Our focus is to support your efforts in mitigating the impact of changing weather patterns, addressing new cybersecurity threats, protecting employees and addressing specific risk management needs within your organizations.

- MIIA will accept submissions for "Rewards Member Activities" until May 1, 2026 and "Member Directed Training" until May 20, 2026, or until the program's \$2.4 million budget is reached.
- To ensure our member Rewards records are current, we ask that you submit your Rewards information after completion of the relevant training or program. (Please note that attendance records for MIIA-sponsored training do not need to be submitted.)
- Training mandated by state and federal regulations is not eligible for Reward credits, with the exception of specified OSHA workers compensation training.
- Online coursework will be eligible for credit if it directly relates to the employee's job responsibilities.

MIIA Risk Managers are ready to assist you with any questions you may have and can help you strategically select Reward opportunities that best address your unique needs. MIIA will track training credits throughout the year, and you have the option to submit supporting documents to miiarewards@mma.org. The FY26 Rewards program covers activities taking place between May 21, 2025 and the deadline on May 20, 2026.

For questions regarding document submissions, please reach out to your Risk Manager or Mary Ann Marino at mmarino@mma.org or by phone at 781-223-1870.

MIIA Rewards Program



MIIA Rewards helps reduce members' overall losses while educating on issues of topical interest and establishing prevention and maintenance best practices.

The concept is simple: develop innovative programs in these areas and make it financially worthwhile for our members to implement them. It's a program that educates members on topical issues while establishing best practices for prevention and maintenance. By participating in the program, you can earn premium credits towards your next policy year. On average, MIIA rewards over \$2 million in annual premium credits to the MIIA membership, totaling \$49.6 million to date. After all, the simpler and more rewarding we make our incentive programs, the more tools and know-how you'll have to mitigate risk before it becomes a real problem.

FY26 PROGRAM DETAILS

Each year, we develop the Rewards guidelines and criteria based on pool loss experience and member feedback. Our focus remains on helping members to prevent and mitigate losses and keep employees safe.

MIIA Risk Managers are available to answer any questions you may have and are happy to assist in the strategic selection of meaningful Rewards opportunities targeted to your specific needs. MIIA will record training credits throughout the year and members will have the option to submit documents to their Risk Manager or miirewards@mma.org. **MIIA will accept submissions until May 1, 2026 for Member Activities and until May 20, 2026 for Member Directed Training or until the \$2.4 million budget is reached.** MIIA FY26 Rewards cover activity from 5/21/25 to the submittal deadline of 5/20/26.

FY26 REWARDS

Welcome to the FY26 MIIA Rewards program. The following links outline the guidelines and criteria by line of coverage for this year's program.



[FY26 MIIA Rewards Communication](#)

[FY26 Rewards Overview](#)

[FY26 Rewards Status Report Sample Form](#)

[FY26 Training Verification Form](#)

[FY26 Rewards Resources](#)

Maximum Credit Automobile 2026 Rewards (Maximum Credit 3%)		
% Earned	% Available	Activity Description
<input type="text"/>	<input type="text" value="3%"/>	Automobile 2026 Rewards (Maximum Credit 3%)
Member Activities (see below)		
<input type="text"/>	<input type="text" value="1%"/>	Implement a GPS (Global Positioning System) or similar monitoring program. Must provide invoice for credit. - 1% max.
<input type="text"/>	<input type="text" value="2%"/>	Implement a CDL Driver Training Program or in-house Fire Driver Training Program (Trainer certification required) * Auto - 2% max.
<input type="text"/>	<input type="text" value="2%"/>	Implement a municipal Annual Motor Vehicle Records Check Policy through DVS (Driver Verification System) or own internal system. Must provide number of records checked. * Auto - 2% max.
<input type="text"/>	<input type="text" value="3%"/>	MIIA Training Attend MIIA auto-related training including onsite and webinars - per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
<input type="text"/>	<input type="text" value="3%"/>	Participate in one of the following MIIA-sponsored Driver Training Programs - 3% max. Please note due to demand, simulator training can only be offered to members every 2 1/2 years. <ul style="list-style-type: none"> <input type="checkbox"/> Police Simulator (75% Dept.) - 1% <input type="checkbox"/> In Control Driver Training (75% Dept.) - 1% <input type="checkbox"/> Snowplow Operator/Simulator Training (50% Dept.) - 1% <input type="checkbox"/> Fire Simulator (75% Dept.) - 1% <input type="checkbox"/> Police Emergency Vehicle Operations Course (EVOC) - .5% per person - 3% max. <input type="checkbox"/> Onsite Fire Driver Training (75% Dept.) - 1% <input type="checkbox"/> DPW Simulator (75% Dept.) - 1% <input type="checkbox"/> Safety National (online) Fire, Police, Ambulance, DPW - .5%, Attention & Distraction - .25%
<input type="text"/>	<input type="text" value="2%"/>	MIIA Online Learning (LocalGovU) - .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
<input type="text"/>	<input type="text" value="3%"/>	Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit: <ul style="list-style-type: none"> <input type="checkbox"/> Defensive Driver Training (including back up protocols) <input type="checkbox"/> Snowplow Operator <input type="checkbox"/> Driver Training- Police/DPW/Fire <input type="checkbox"/> Van Driver <input type="checkbox"/> Council of Aging <input type="checkbox"/> Paratransit <input type="checkbox"/> Van Driver- School athletics, extracurricular

* Resource available on MIIA website with login



Important Information

April 16, 2026



Dear Members,

Following up to the rewards advisory previously sent, and as we move toward the May 1st deadline for "Rewards activity submissions" we would like to invite you to the following webinar where we will answer some of your questions and offer a few helpful reminders .

[Rewards webinar](#)

April 28th from 1:00 p.m- 2:00 p.m.

FY26 Rewards Status and Action Items

- **Budget Update:** \$2.4M has been budgeted for FY26, with approximately \$2M allocated so far. Please submit your Rewards information regularly, as the program will close once the full \$2.4M has been allocated.
- **Documentation Submission:**
 - Submit all FY26 Rewards documentation to miiarewards@mma.org.
 - Be sure to copy your risk manager on all submissions.
 - Only submit member training documentation for the specific topics listed on the Rewards status report.
- **Items NOT to submit:** Please do not resubmit MIIA and EAP (Rewards eligible) training, as this is tracked internally by MIIA staff. MIIA also receives full participation information for the Executive Office of Technology Service and Security (EOTSS) KnowB4 cyber security and Citizens Planning Training Collaborative March 21 conference training offering.

Deadlines

- **May 1: Deadline for Member Activity Submittal.**
- **May 20: Deadline for Member Directed Training**
Program Details are available on the [MIIA Rewards page](#).

Status Reports

- Please reference the [FY26 Rewards status report](#) and call your risk manager or Mary Ann Marino with any questions.

The MIIA Risk Management Team

→ MIIA Training

MIIA will accept submissions until May 1, 2026 for Member Activities and until May 20, 2026 for Member Directed Training **or until the \$2.4 million budget is reached**. MIIA FY26 Rewards cover activity from 5/21/25 to the submittal deadline of 5/20/26.

Seminar Attendance — Tracking and Credit At MIIA sponsored regional and onsite training events, it's not necessary to submit documentation, as this is tracked automatically. Credit for MIIA training, if approved, will be applied as follows: • Fewer than 2 hours = .25% • 2 to 5 hours = .5% • 5 hours or more = 1% **Members receive one allocation of Rewards credit per training, no matter how many of their employees attend. Credit is assigned by line of insurance coverage and length of training**

MIIA Online Learning - (LocalGovU, CyberNet, Safety National, Zywave) .25% per eligible topic - **must be related to employee's job responsibilities** - 2% max

— Submission Process

Submission Process and Deadlines

MIIA Risk Managers are available to answer any questions you may have and are happy to assist in the strategic selection of meaningful Rewards opportunities targeted to your specific needs. MIIA will record training credits throughout the year and members will have the option to submit documents to miiarewards@mma.org.

Rewards Information

- Email miiarewards@mma.org to request a MIIA Rewards status report
- Rewards Program and Training updates are communicated through emails sent via Constant Contact. Please email Mary Ann Marino at mmarino@mma.org to be added to the list.
- Visit emiia.org for updated training information
- Discuss Rewards documents with your Risk Manager or send to miiarewards@mma.org

➔ Member Directed Training

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

Documentation must include training title, agenda, presenter and **number of hours**. Members are encouraged to use Member Directed Training Verification Form available on emiia.org.

Points – Credit for Member Directed Training can be achieved in two ways:

- 1. Scan and email documentation to miiarewards@mma.org or**
- 2. Provide documentation of training to your Risk Manager at a scheduled Safety Committee Meeting or similar meeting**

AUTO

% Earned	Maximum Credit % Available
	3%

Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Defensive Driver Training (including back up protocols)
- Snowplow Operator
- Driver Training- Police/DPW/Fire
- Van Driver
- Council of Aging
- Paratransit
- Van Driver- School athletics, extracurricular

General Liability

<u>% Earned</u>	<u>Maximum Credit</u> <u>% Available</u>
-----------------	---

<input type="text"/>	<input type="text" value="3%"/>
----------------------	---------------------------------

<input type="text" value="3%"/>

Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Work Zone Safety (if taken by police or fire)
- MassCyber Center Minimum Baseline of Cybersecurity Training (4 modules)
- Executive Office of Technology Services and Security (EOTSS) determines participation % for credit)
- Cyber Awareness Training
- Active Intruder Response training

Law Enforcement

% Earned	Maximum Credit % Available
-----------------	---------------------------------------

--

3%

Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Preventing Workplace Discrimination / Harassment
- Conducting Internal Discrimination Investigations
- Managing Reasonable Accommodations in the Workplace
- Mental Health Awareness
- Supplemental de-escalation outside of in-service training

Property

% Earned	Maximum Credit % Available
-----------------	---------------------------------------

3%

Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Sprinkler sloping and low point drain maintenance of dry sprinkler systems.
- Univent Maintenance
- Thermography inspection for insulation gaps
- Boiler maintenance valve exercising
- Plumbing maintenance
- Preparation for severe storm protocols

Public Officials Liability

% Earned	Maximum Credit % Available
	3%

Member Directed Training - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Preventing Workplace Discrimination/Harassment
- Conducting Internal Discrimination Investigations
- Managing Reasonable Accommodations in the Workplace
- Diversity, Inclusion, Equity and Bias
- Labor Law Update
- First Amendment
- Mental Health Awareness
- De-escalation
- Open Meeting Law

School Board Liability

<u>% Earned</u>	<u>Maximum Credit % Available</u>
	3%

Member Directed Training - individualized training of 1 hour or more - (not conference based) per less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics v considered for credit:

- Conducting Internal Discrimination Investigations
- De-escalation
- Managing Reasonable Accommodations in the Workplace
- Preventing Workplace Discrimination/Harassment
- Title IX Training (management level)
- Sexual Abuse Prevention
- Mental Health Awareness

Workers Compensation

% Earned	Maximum Credit % Available
	3%

Member Directed Training - MIIA Focus Areas Workers Comp Loss Focus Areas. - individualized training of 1 hour or more - (not conference based) per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Job Hazard Analysis - Training on how to conduct a Job Hazard Analysis and utilize the Hierarchy of Controls to increase safety.
- Material Handling - including manual material handling best practice, ergonomic limits & lifting techniques, machine assisted lifting
- Occupational Health & Safety Programs (i.e, NFPA 1500, ANSI Z10 training) on how to implement an organization-wide Safety & Health
- Ergonomics – workstation evaluations training & recognizing and preventing common ergonomic/repetitive motion injuries.
- Slip, Trip & Fall Prevention – includes training on housekeeping practices and OSHA’s Walking Working Surfaces Standard.
- Arborist/Chainsaw
- Massachusetts Facilities Administrators' Association (MFAA) pre-approved custodial training (attendance provided by MFAA)
- Workplace Violence - prevention & mitigation training (See DOL, OSHA & DHS for guidance and resources)

Workers Compensation

imum
redit
ailable

3%

Member Directed Training - OSHA Compliance Focus FY26 - Although compliance with OSHA/DLS standards is mandatory, each year MIIA Rewards will provide Reward credits for training on certain topics as an incentive for additional focus and safety emphasis. Please refer to MIIA's OSHA/DLS Mandatory Training Matrix for additional information. Per topic - less than 2 hrs.= .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max. Only the following topics will be considered for credit:

- Respiratory Protection– OSHA 1910.134
- Work Zone Safety - Manual on Uniform Traffic Control Devices*
- Confined Spaces – 1910.146, Permit Required Confined Spaces and 1926 Subpart AA, Confined Spaces in Construction.
- Lockout/ Tagout – 1910.147, The Control of Hazardous Energy.
- Ladder Safety- 1926.1053 Ladders.
- Trenching and Excavation – 1926.650, 1926.651, 1926.652.
- OSHA 10/30 training
- Accident/Incident Investigation

1%

Toolbox Talks - Utilize industry or MIIA safety training tailgates = .25% per tailgate talk - 1% max. Must include a description of topics covered and a copy of the sign-in sheet. * Workers Compensation - 1% max.

0.25%

Completion of Workers Compensation Audit by 12/31/25 - .25% max