

Maximum Credit		Automobile 2026 Rewards (Maximum Credit 3%)
% Earned	% Available	Activity Description
	3%	Automobile 2026 Rewards (Maximum Credit 3%)
		Member Activities (see below)
	1%	Implement a GPS (Global Positioning System) or similar monitoring program. Must provide invoice for credit. - 1% max.
	2%	Implement a CDL Driver Training Program or in-house Fire Driver Training Program (Trainer certification required) * Auto - 2% max.
	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.
	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.
	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%
	2%	MIIA Online Learning (LocalGovU) - .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
	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**



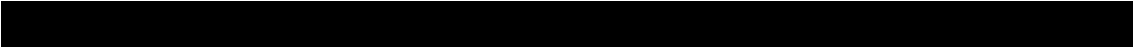
Maximum Credit		General Liability 2026 Rewards (Maximum Credit 4%)
% Earned	% Available	Activity Description
	4%	General Liability 2026 Rewards (Maximum Credit 4%)
		Member Activities (see below)
	2%	Develop and implement a comprehensive water and sewer infrastructure maintenance program (i.e., camera video log, vacuum line maintenance, and use of grease mitigation agents). * General Liability - 2% max.
	2%	Develop a Cyber Incident Response Plan (resources available through MassCyberCenter) If member has MIIA cyber coverage it is critical that plan includes provision that any potential incident is reported immediately to MIIA creating the ability to deploy critical breach response resources. Must include documentation of tabletop exercise with designated response team and clearly defined roles. - * General Liability - 2% max. <div> <input type="checkbox"/> Response Plan 1% <input type="checkbox"/> Tabletop Exercise 1% </div>
	2%	Create a cyber training awareness campaign using a third-party vendor, not Executive Office of Technology Services and Security (EOTSS) ; since that training credit is provided under member-directed training. Documentation required .25% - 2% max.
	3%	MIIA Training Attend a MIIA general liability-related training including onsite and webinars. per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	2%	MIIA Online Learning - (LocalGovU, CyberNet, Safety National, Zywave) .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
	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: <div> <input type="checkbox"/> Work Zone Safety (if taken by police or fire) <input type="checkbox"/> MassCyber Center Minimum Baseline of Cybersecurity Training (4 modules) <input type="checkbox"/> Executive Office of Technology Services and Security (EOTSS) determines participation % for credit) <input type="checkbox"/> Cyber Awareness Training <input type="checkbox"/> Active Intruder Response training </div>

* Resource available on MIIA website with login



Maximum Credit		Law Enforcement Liability 2026 Rewards (Maximum Credit of 7%)
% Earned	% Available	Activity Description
<input type="text"/>	7%	Law Enforcement Liability 2026 Rewards (Maximum Credit of 7%)
<input type="text"/>	<input type="text"/>	Member Activities (see below)
<input type="text"/>	3%	Massachusetts Police Certification/Accreditation (MPAC) 2% Certification 3% Accreditation. Must provide MPAC letter. *Law Enforcement - 3% max. <div> <input type="checkbox"/> Certification 2% <input type="checkbox"/> Accreditation 3% </div>
<input type="text"/>	3%	100% implementation of comprehensive body camera program. Must provide program detail - 3% max.
<input type="text"/>	1%	Blue Voice subscription renewal
<input type="text"/>	3%	MIIA Training Attend a MIIA law enforcement-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"/>	2%	MIIA Online Learning (LocalGovU) .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
<input type="text"/>	3%	EAP Training Attend member requested EAP town only training. Must provide required excel attendance sheet. Attend regional member webinar that is labeled MIIA Rewards eligible on the MIIA calendar - per topic - less than 2 hrs.= .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
<input type="text"/>	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: <div> <input type="checkbox"/> Preventing Workplace Discrimination / Harassment <input type="checkbox"/> Conducting Internal Discrimination Investigations <input type="checkbox"/> Managing Reasonable Accommodations in the Workplace <input type="checkbox"/> Mental Health Awareness <input type="checkbox"/> Supplemental de-escalation outside of in-service training </div>

* Resource available on MIIA website with login



Maximum Credit Property 2026 Rewards (Maximum credit 4%)

% Earned	% Available	Activity Description
<input type="text"/>	4%	Property 2026 Rewards (Maximum credit 4%)
<input type="text"/>	<input type="text"/>	Member Activities (See Below)
<input type="text"/>	2%	Develop and implement an effective written storm protocol that deals with pre-storm, storm, and post storm activities. This must include an effective school vacation (if applicable) and holiday week activity plan to ensure adequate heating/cooling. (Must provide a copy of protocols) * Property - 2% max.
<input type="text"/>	2%	Implement a preventative maintenance and inspection program to include HVAC mechanicals to ensure optimum performance of internal control systems - 2% max.
<input type="text"/>	2%	Utilize facilities professional to inspect building management systems (BMS) to ensure optimum performance of internal control systems. * Property - 2% max.
<input type="text"/>	2%	Implement a periodic roof inspection program to include roof drains and gutters * Property - 2% max.
<input type="text"/>	2%	Implement a thermography self-inspection program - (Sept - Dec 15th optimal times) Thermography Self-Inspection Checklist, Thermography Self-Inspection Summary Form, Thermography Self-Inspection Corrective Action Summary Form = .25% per building. Please include either digital photos or images from thermography cameras to include date stamps if possible * Property - 2% max.
<input type="text"/>	1%	Risk Management Safety Committee Meetings (only if not in Workers' Compensation Program) - .25% per meeting. - 1% max.
<input type="text"/>	3%	MIIA Training Attend a MIIA property-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"/>	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"/> Sprinkler sloping and low point drain maintenance of dry sprinkler systems. <input type="checkbox"/> Univent Maintenance <input type="checkbox"/> Thermography inspection for insulation gaps <input type="checkbox"/> Boiler maintenance valve exercising <input type="checkbox"/> Plumbing maintenance <input type="checkbox"/> Preparation for severe storm protocols

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Maximum Credit Public Officials Liability 2026 Rewards (Maximum Credit of 7%)

% Earned % Available Activity Description

	7%	Public Officials Liability 2026 Rewards (Maximum Credit of 7%)
		Member Activities (see below)
	1%	Develop and implement a town-wide best practice for employees interaction with first amendment auditors * Public Officials - 1% max.
	3%	MIIA Training Attend a MIIA public officials-related training including onsite and webinars - per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	2%	MIIA Online Learning (LocalGovU, Safety National, Zywave) .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
	3%	EAP Training Attend member requested EAP town only training. Must provide required excel attendance sheet. Attend regional member webinar that is labeled MIIA Rewards eligible on the MIIA calendar - per topic - less than 2 hrs.= .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	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: <div><input type="checkbox"/> Preventing Workplace Discrimination/Harassment <input type="checkbox"/> Conducting Internal Discrimination Investigations <input type="checkbox"/> Managing Reasonable Accommodations in the Workplace <input type="checkbox"/> Diversity, Inclusion, Equity and Bias <input type="checkbox"/> Labor Law Update <input type="checkbox"/> First Amendment <input type="checkbox"/> Mental Health Awareness <input type="checkbox"/> De-escalation <input type="checkbox"/> Open Meeting Law</div>

** Resource available on MIIA website with login*

Maximum Credit		School Board Liability 2026 Rewards (Maximum Credit of 7%)
% Earned	% Available	Activity Description
	7%	School Board Liability 2026 Rewards (Maximum Credit of 7%)
		Member Activities (see below)
	4%	School Department employee participation in school or municipal-wide safety committee meetings. 1% credit will be given per documented meeting. Meeting agenda must be submitted for credit. See Risk Manager for guidance. * School - 4% max.
	4%	Regional School District participates in in-house safety committee meeting. .25% per documented meeting - 4% max.
	4%	Regional School District participates in safety committee meeting with representatives from all member towns with documentation and meeting agenda. 1% per meeting- 4% max.
	3%	Participation in Behavioral Based De-Escalation Prevention training program (i.e. QBS, CALM) .25- 3% max.
	3%	MIIA Training Attend a MIIA school board-related training including onsite and webinars - per topic - less than 2 hrs.= .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	2%	MIIA Online Learning (LocalGovU, Safety National, Zywave) .25% per eligible topic - must be related to employee's job responsibilities. - 2% max.
	3%	EAP Training Attend member requested EAP town only training. Must provide required excel attendance sheet. Attend regional member webinar that is labeled MIIA Rewards eligible on the MIIA calendar. per topic - less than 2 hrs.= .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	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"/> Conducting Internal Discrimination Investigations <input type="checkbox"/> De-escalation <input type="checkbox"/> Managing Reasonable Accommodations in the Workplace <input type="checkbox"/> Preventing Workplace Discrimination/Harassment <input type="checkbox"/> Title IX Training (management level) <input type="checkbox"/> Sexual Abuse Prevention <input type="checkbox"/> Mental Health Awareness

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Maximum Credit		Workers' Compensation 2026 Rewards (Maximum Credit 3%)
% Earned	% Available	Activity Description
	3%	Workers' Compensation 2026 Rewards (Maximum Credit 3%)
		Member Activities (see below)
	2%	Develop and implement a program that supports the first element of a Safety and Health Program - Management and Leadership. * WC - .25% - 2% max <ul style="list-style-type: none"> <input type="checkbox"/> 1) Communicate commitment to safety & health program - management signs policy describing commitment to safety & health <input type="checkbox"/> 2) Define program goals - establish realistic, measurable, goals for improving safety & health. <input type="checkbox"/> 3) Allocate resources - provide resources needed to implement a safety & health program. <input type="checkbox"/> 4) Expect performance - management establishes roles and responsibilities and provides and encourages participant's communication
	2%	Conduct Job Hazard Analysis (JSA) refer to OSHA resources for guidance. Completed analysis should be submitted or shared with Risk Manager for credit. .25% per analysis.* Workers' Compensation - 2% max.
	1%	Develop & implement a Material Handling Program - see Risk Manager for guidance * Workers' Compensation - 1% max.
	2%	Develop & implement a Slip Trip and Fall Prevention Program (high frequency WC loss type throughout MIIA) See Risk Manager for guidance with loss data & program targets. * Workers' Compensation - 2% max.
	1%	Maintain Safety Committee -.25% credit will be given per documented meeting. Meeting agenda must be submitted for credit. See Risk Manager for guidance. # Workers Compensation - 1% max.
	3%	MIIA Training Attend a MIIA workers compensation related training including onsite and webinars - per topic - less than 2 hrs. = .25%, 2 - 5 hrs. = .5%, 5 hrs. and over = 1% - 3% max.
	2%	MIIA-Sponsored Online Learning - (LocalGovU, Safety National, Zywave) .25% per eligible topic - must be related to employee's job responsibilities - 2% max.
	3%	Member Direct 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: <ul style="list-style-type: none"> <input type="checkbox"/> Job Hazard Analysis - Training on how to conduct a Job Hazard Analysis and utilize the Hierarchy of Controls to increase safety. <input type="checkbox"/> Material Handling - including manual material handling best practice, ergonomic limits & lifting techniques, machine assisted lifting <input type="checkbox"/> Occupational Health & Safety Programs (i.e, NFPA 1500, ANSI Z10 training) on how to implement an organization-wide Safety & Health <input type="checkbox"/> Ergonomics – workstation evaluations training & recognizing and preventing common ergonomic/repetitive motion injuries. <input type="checkbox"/> Slip, Trip & Fall Prevention – includes training on housekeeping practices and OSHA's Walking Working Surfaces Standard. <input type="checkbox"/> Arborist/Chainsaw <input type="checkbox"/> Massachusetts Facilities Administrators' Association (MFAA) pre-approved custodial training (attendance provided by MFAA) <input type="checkbox"/> Workplace Violence - prevention & mitigation training (See DOL, OSHA & DHS for guidance and resources)

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Maximum Credit		Workers' Compensation 2026 Rewards (Maximum Credit 3%)
% Earned	% Available	Activity Description
<div></div>	3%	<p>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:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Respiratory Protection– OSHA 1910.134 <input type="checkbox"/> Work Zone Safety - Manual on Uniform Traffic Control Devices* <input type="checkbox"/> Confined Spaces – 1910.146, Permit Required Confined Spaces and 1926 Subpart AA, Confined Spaces in Construction. <input type="checkbox"/> Lockout/ Tagout – 1910.147, The Control of Hazardous Energy. <input type="checkbox"/> Ladder Safety- 1926.1053 Ladders. <input type="checkbox"/> Trenching and Excavation – 1926.650, 1926.651, 1926.652. <input type="checkbox"/> OSHA 10/30 training <input type="checkbox"/> Accident/Incident Investigation
<div></div>	1%	<p>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.</p>
<div></div>	0.25%	<p>Completion of Workers Compensation Audit by 12/31/25 - .25% max</p>

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