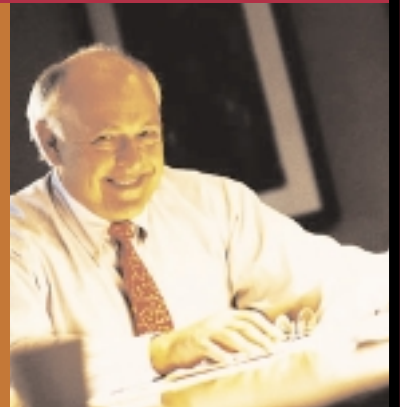




2003

MIIA

Annual Report



core values: financial stability,
member focus, superior service,
strong risk management

MIIA BOARDS OF DIRECTORS

MIIA, Inc.

Kevin Paicos, Chairman
Geoffrey Beckwith,
President
Peter Hechenbleikner
George Howe
Wayne Marquis
Ira Singer
Reginald Stapczynski
Mary Pat Flynn

MIIA Property & Casualty Group, Inc.

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Mary Pat Flynn
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Bruce Tobey

MIIA Health Benefits Trust

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Secretary
Patricia Carlino
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Peter Hechenbleikner
George Howe
Wayne Marquis
Jeffrey Nutting

Message to our Members

As you well know, 2003 was another **tough year** for the cities and towns of Massachusetts. The economy continued to sputter. Many good people were out of work. State aid **cuts hit hard**. Local governments were forced to raise local taxes while they struggled to deliver even the **most basic services**. And insurance costs continued to climb...

Fortunately, our organization was created for times like these.

MIIA was founded back in 1982 on a proven economic principle: there is **strength in numbers**. Today we are a healthy, growing organization that exists solely to serve the insurance and risk management needs of you, our members. Those needs are **greater now than ever before**. Not coincidentally, our membership numbers are also greater now than ever before. Last year all three of our programs — Workers' Compensation; Property and Casualty; and Health Benefits Trust — increased their membership. Our Health Benefits program grew by a healthy 25% while retaining 100% of its membership. By providing health insurance coverage to over 50,000 individuals, the Health Benefits Trust has become the second largest municipal health program in the country.

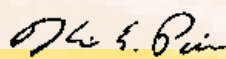
We must be doing something right.

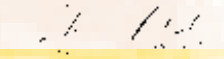
What we're doing is sticking to our **core values**: financial stability, member focus, superior service, strong risk management. Our very existence helps bring long-term stability to the municipal insurance marketplace. As a non-profit organization, we have no investors to please, no profits to extract. We exist only to serve you. Municipal insurance is **our only business**; no other provider can match our in-depth, hands-on understanding of your insurance needs. Which is why we can provide not only outstanding service and superior products, but also **true value** — the right coverage at the lowest reasonable rate. MIIA will never — in a ploy to win new members — price our services so as to jeopardize our long-term ability **to serve your insurance needs**.

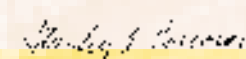
On every front, controlling insurance costs has become a top priority. **Loss reduction is the key**. With over XX loss control visits this year, our staff was intently focused on helping members like you prevent accidents, injuries and lawsuits, and our claims staff responds rapidly and effectively when incidents do occur. Their dedication is one reason why MIIA is recognized as **the market leader** in loss reduction and claims management.

Another reason is MIIA's **culture of innovation**. In 2003 our enormously successful *MIIARewards Program* provided a wide selection of practical loss control activities as well as the financial incentives for members to participate. In fact, 219 of your fellow members reduced their collective insurance bills by a phenomenal \$900,000. In healthcare, our trademark *WellAware program* of health promotion activities continued its **stellar** performance adding a Cardiac Risk Reduction program as well as screening for depression and alcoholism.

While we have shown that there is much we can do locally to control costs, there are **greater economic forces** at work that continue to drive rates up. Our collective efforts have helped mitigate the impact of these alarming market trends. While the national average rate increase was XX%, for MIIA members it was only XX%. Still too much, but much lower than it would be had we not all **worked together** to improve efficiency and control our losses.


Kevin Paicos, Chairman


Geoffrey C. Beckwith, President


Stanley J. Corcoran,
Executive Vice President



a healthier, happier membership

HEALTH BENEFITS TRUST

In spite of runaway healthcare costs, 2003 was **a very successful year** for our Health Benefits Trust. Established in 1992 in cooperation with Blue Cross Blue Shield of Massachusetts, the Health Benefits Trust's mission is to serve the health benefit needs of local governments' employees and retirees. It offers a wide selection of Blue Cross Blue Shield products including POS, PPO, indemnity and dental plans as well as HMO Blue, one of the top rated health plans for member satisfaction. We also offer **outstanding healthcare products** for retirees that provide coverage throughout the 50 states.

WellAware — Healthy Choices Contain Healthcare Costs

In addition to expediting enrollment and easing the burden of administering health benefits, The Trust is also committed to helping members **contain healthcare costs** the old fashioned way — by staying healthy! To that end, we continued to build upon our immensely popular WellAware™ programs, creating a portfolio of offerings

customized to the needs of each individual member.

Designed to increase health **awareness** and inspire **behavior change** for long term health improvement, WellAware offerings range from health fairs, yoga and cooking classes to blood pressure and cholesterol screenings, educational literature, a lending library, personal computerized wellness profiles and much more. We expanded our popular Weight Watchers at Work program and instituted a new Cardiac Risk Reduction Program to target high-risk populations.

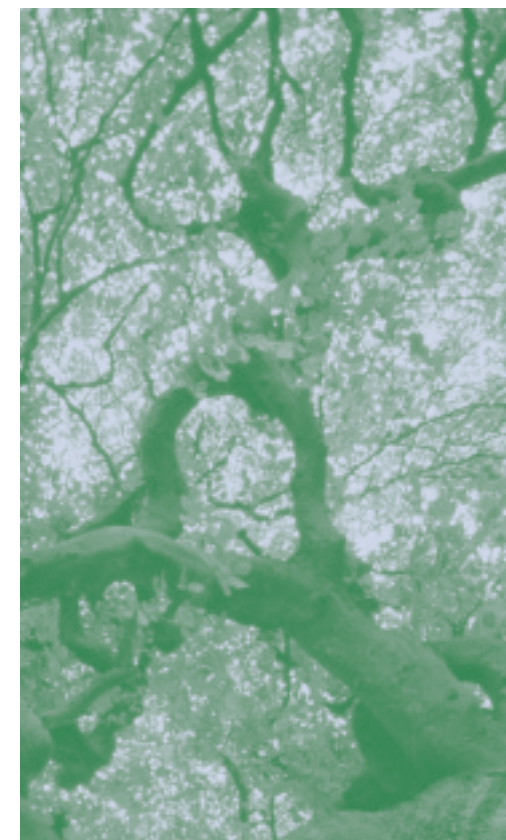
WellAware is a **unique** phenomenon. None of our competitors even approach it. And our membership has embraced it enthusiastically. Almost 75% of our health insurance membership participates in some way. Not only is MIIA the only provider in the Commonwealth with **full-time staff** dedicated to delivering wellness programs to municipalities, last year we were able to add an additional coordinator to the program staff. One of the fortunate side effects of our cost containment efforts is **a healthier, happier membership**. Not only are we saving money, we are also improving our collective quality of life. And not just for

today. As we all continue to age, the healthy lifestyle choices we make now will translate into **bottom line savings** on our healthcare costs well into the future.

Pulling together, with imagination and hard work, we are doing **everything we can** to contain healthcare costs. And it's working ... to a degree. Over the last 10 years MIIA health insurance rates for municipalities have increased at **less than half** the national average. So while rates increased again this year, there is still some good news to report. Compared to the national average increase of XX%, our rate increase this year was just XX%.

The Health Benefits Trust

- **Expedites enrollment and eases your administrative burden**
- **Provides innovative wellness programs through WellAware**
- **Consistently rates high in member satisfaction**
- **Stabilizes insurance costs**



responsiveness protects your community from liability and helps you recover from losses more quickly

The Property And Casualty Program

- Settles claims promptly
- Recovers money from at-fault parties
- Works to dismiss unwarranted suits
- Helps you control costs thru expert loss control services
- Provides stable market for insurance that covers your vehicles, buildings and liabilities

Property and Casualty Program

In a hard market it's difficult to find property and casualty insurance at all, let alone coverage you can **afford**. Other providers, motivated solely by profit, might be inclined to deny you coverage altogether. That's because they work for their investors.

We work for you. Profit is not our motive. Our motive, our mission, is to help meet your municipal insurance needs. Municipal insurance is all we do. And we do it very well. In fact, MIIA now covers over \$XX billion of municipal property in Massachusetts. So when you need coverage, our highly skilled insurance professionals are ready to work with you to assess the risk and put together **the perfect combination** of protection and pricing to meet your needs.

Our Claims Handling Expertise Pays Off

We manage more municipal insurance claims than any other provider in the Commonwealth. Our **exceptional responsiveness** protects your community from liability and helps you recover from losses more quickly. But our rapid response does not preclude thoroughness. We

are always vigilant -- always looking to protect your interests. This is when our expertise really pays off. By vigorously pursuing subrogation with at-fault parties we were able to recover \$XXX last year. And when we conclude that a claim is unwarranted, the courts usually agree with us. Last year XX suits were dismissed, and XX% of general liability claims were disposed of without any payment.

Loss Prevention a Team Effort with MIIA Rewards

Preventing losses is in everyone's best interest. Part of our job is to help you anticipate and correct situations that might lead to accidents, injuries, fires, or lawsuits. Through on-site inspections, training materials, bulletins, workshops, seminars, and customized inten-

sive risk-management programs, our loss control professionals provide expert guidance to help you reduce your losses, and perhaps more importantly, **reduce your insurance costs**.

Loss prevention is an area rich with opportunities to reduce insurance costs. However doing so usually requires a bit of effort. Recognizing this, we recently launched MIIARewards, a program that gives members the **opportunity to earn dollar credits** toward their insurance payments through voluntary participation in a wide range of loss prevention and risk management activities. We offer hundreds of programs dealing with a remarkable variety of municipal loss prevention concerns ranging from videos on ladder safety and playground safety; to seminars on preventing workplace



a clear goal of helping the employee return to productivity within a reasonable amount of time



discrimination, harassment, and violence; to on-site alcohol and drug testing, and hands-on training workshops for emergency vehicle drivers.

We are proud to call the program an **unqualified success**. Last year over 200 members participated in MIIARewards and earned an impressive \$900,000 in credits toward their FY2004 insurance costs. We anticipate the program will be even more successful this year.

Workers' Compensation Program

Even when every precaution is taken, workplace accidents are bound to happen. And it's not just the employee who suffers. That's why our philosophy is to work in the best common interest of both the employee and the employer. The most important thing, of course, is to ensure that the injured party quickly gets the **most appropriate**

treatment. After that our emphasis shifts to monitoring and managing that care with a clear goal of helping the employee **return to productivity** within a reasonable amount of time.

Rapid Response and Greater Awareness Drive Savings

Early response is key. Last year we enthusiastically marketed our "1-800" reporting system to our membership with dramatic results. Over XX% of all claims were reported by phone allowing us to act more quickly on more claims than ever before. Experience shows that the sooner our professional case managers are able to respond to a work related injury the **less of a strain** the incident will be on the employee, the employer, and their relationship. And the faster the employee returns to work. Last year our claims staff made over XXX on-site visits in order to anticipate and avoid poten-

tial setbacks and expedite the **healthy** back-to-work process.

At MIIA we take pride in paying legitimate claims efficiently and fairly. Unfortunately, in the interest of our members we are sometimes forced to challenge unwarranted or exaggerated claims. Thanks in part to our **new training programs** supporting greater diligence and responsiveness by member communities we have been quite successful in pursuing those challenges. Last year the Division of Industrial Accidents sided with us XX times, denying or reducing payments in a total of XX cases, and saving our membership a total of \$XXXX in unjustified claim payments.

The Workers' Compensation Program

- **Helps create safer workplaces**
- **Toll-free hotline for fast easy claim reporting**
- **Ensures workers get the best medical care promptly**
- **Provides return-to-work education so you can return injured employees to productivity faster**
- **Fights to deny or reduce unwarranted or exaggerated claims.**
- **Provides stable insurance market in unstable times**

Financial Statements

risk-management

MASSACHUSETTS INTERLOCAL INSURANCE ASSOCIATION, INC.

CONDENSED BALANCE SHEET

AS AT JUNE 30	2003	2002
<i>Assets</i>		
Investments and cash	\$418,648	\$465,220
Other assets	224,199	105,536
Fixed assets	10,142	57,095
	\$652,989	\$627,851
<i>Liabilities and Surplus</i>		
Total liabilities	\$263,985	\$202,633
Surplus	389,004	425,218
	\$652,989	\$627,851

core values

CONDENSED STATEMENT OF REVENUES, EXPENSES AND SURPLUS

YEARS ENDED JUNE 30	2003	2002
<i>Revenues</i>		
Management services	\$3,350,502	\$3,117,007
Other income	28,792	20,759
	3,379,294	3,137,766
<i>Expenses</i>		
Management expenses	3,348,584	3,097,606
Other expenses	66,924	63,648
	3,415,508	3,161,254
Excess of revenues over expenses	(36,214)	(23,488)
Surplus, beginning of year	425,218	448,706
Surplus, end of year	\$389,004	\$425,218

CONDENSED STATEMENT OF CASH FLOWS

YEARS ENDED JUNE 30	2003	2002
Net cash provided by (used for) :		
Operating activities	(\$44,654)	\$44,822
Investing activities	(1,918)	(19,402)
Net change in cash and cash equivalents	(46,572)	25,420
Cash and cash equivalents, beginning of year	465,220	439,800
Cash and cash equivalents, end of year	\$418,648	\$465,220

MIIA HEALTH BENEFITS TRUST

CONDENSED BALANCE SHEET

AS AT JUNE 30	2003	2002
<i>Assets</i>		
Investments and cash	\$36,060,096	\$25,277,886
Other assets	3,199,196	3,104,380
	\$39,259,292	\$28,382,266
<i>Liabilities and Trust Balance</i>		
Loss and loss adjustment expense reserves, net	\$9,457,000	\$8,673,000
Other liabilities	1,985,749	1,538,421
	11,442,749	10,211,421
Trust balance	27,816,543	18,170,845
	\$39,259,292	\$28,382,266

CONDENSED STATEMENT OF REVENUES, EXPENSES AND SURPLUS

YEAR ENDED JUNE 30	2003	2002
<i>Revenues</i>		
Net earned premiums	\$123,693,003	\$94,154,233
Investment income, net	1,361,330	1,013,092
	125,054,333	95,167,325
<i>Expenses</i>		
Loss and loss adjustment expenses	113,258,587	87,881,447
Other underwriting expenses	2,150,048	1,923,915
	115,408,635	89,805,362
Excess of expenses over revenues	9,645,698	5,361,963
Trust balance, beginning of year	18,170,845	12,808,882
Trust balance, end of year	\$27,816,543	\$18,170,845

CONDENSED STATEMENT OF CASH FLOWS

YEAR ENDED JUNE 30	2003	2002
Net cash provided by (used for) :		
Operating activities	\$10,323,847	\$3,616,589
Investing activities	(714,325)	90,643
Net change in cash and cash equivalents	9,609,522	3,707,232
Cash and cash equivalents, beginning of year	11,429,299	7,722,067

strength in numbers

satisfaction

MIIA PROPERTY AND CASUALTY GROUP, INC.

CONDENSED BALANCE SHEET

AS AT JUNE 30	2003	2002
<i>Assets</i>		
Investments and cash	\$113,432,432	\$101,918,797
Other assets	2,288,568	2,359,599
	\$115,721,000	\$104,278,396
<i>Liabilities and Members' Surplus</i>		
Loss and loss adjustment expense reserves, net	\$39,369,556	\$36,649,437
Other liabilities	10,205,634	5,946,880
	49,575,190	42,596,317
Members' surplus	66,145,810	61,682,079
	\$115,721,000	\$104,278,396

CONDENSED STATEMENT OF REVENUES, EXPENSES AND SURPLUS

YEARS ENDED JUNE 30	2003	2002
<i>Revenues</i>		
Net earned premiums	\$28,447,223	\$20,397,038
Investment income and other income, net	9,405,863	3,418,022
	37,853,086	23,815,060
<i>Expenses</i>		
Loss and loss adjustment expenses	29,050,699	22,580,144
Other underwriting expenses	3,338,656	2,799,743
	32,389,355	25,379,887
Excess of expenses over revenues	5,463,731	(1,564,827)
Members' surplus, beginning of year	61,682,079	64,246,906
Dividends	(1,000,000)	(1,000,000)
Members' surplus, end of year	\$66,145,810	\$61,682,079

CONDENSED STATEMENT OF CASH FLOWS

YEARS ENDED JUNE 30	2003	2002
Net cash provided by (used for) :		
Operating activities	\$8,822,948	\$3,150,194
Investing activities	(7,301,288)	(136,150)
Financing activities	(1,242,950)	(1,285,445)
Net change in cash and cash equivalents	278,710	1,728,599
Cash and cash equivalents, beginning of year	4,577,513	2,848,914
Cash and cash equivalents, end of year	\$4,856,223	\$4,577,513

our only business

Notes to the Financial Statements

The condensed financial information was derived from our financial statements for the years ended June 30, 2003 and 2002, which have been audited by our independent accountants who have expressed unqualified opinions dated September 29, 2003 and October 4, 2002 on those financial statements. A copy of those financial statements is available upon request from the MIIA offices at 60 Temple Place, Boston, MA 02111.

MASSACHUSETTS INTERLOCAL INSURANCE ASSOCIATION, INC.

Summary of Significant Accounting Policies

The audited financial statements from which the accompanying condensed financial information was derived were prepared in accordance with generally accepted accounting principles. The following is a summary of significant accounting policies:

Cash equivalents Cash equivalents are highly liquid investments with a maturity of three months or less when purchased.

Revenue recognition Revenue is recognized as earned. Revenue for management services is earned in connection with administering the Group's and Trust's activities. Other income includes income on administrative services for certain communities' workers' compensation self-insurance programs, determined on a cost-plus basis.

Income taxes The accompanying financial information includes no provision or related liability for income taxes as MIIA believes that income is excludable for federal and state reporting purposes.

MIIA HEALTH BENEFITS TRUST

Summary of Significant Accounting Policies

The audited financial statements from which the accompanying condensed financial information was derived were prepared in accordance with generally accepted accounting principles. The following is a summary of significant accounting policies:

Cash equivalents Cash equivalents are highly liquid investments with maturity of three months or less when purchased.

Investments Investments are carried at market value as the Group currently maintains a trading portfolio.

Net investment income includes both interest income and changes in the fair value of investments that represent realized gains and losses and changes in unrealized gains and losses.

Earned premiums: Payments by members to the Trust for risk coverage are designated as premiums in the accompanying financial information. Premiums are billed monthly and are earned in the month that coverage is provided to members, and are reported net of excess insurance ceded.

Loss and loss reserves Losses are provided for through the establishment of loss reserves in amounts estimated to cover incurred losses including estimates for the ultimate cost of reported losses, estimates of unreported losses based on past experience modified for current trends, and loss adjustment expenses. Amounts for loss reserves are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency and other economic and social factors. A provision for inflation is implicit in the calculation through the use of historical data that reflect past inflation. Changes in estimates of loss reserves are charged or credited to expense when such changes are determined to be appropriate. Loss reserves are presented net of reinsurance recoverable on unpaid losses.

Income taxes The accompanying financial information includes no provision or related liability for income taxes as the Trust believes that income is excludable for federal and state reporting purposes.

MIIA PROPERTY AND CASUALTY GROUP, INC.

Effective July 1, 1998, the MIIA Property and Casualty Group, Inc., and the MIIA Workers' Compensation Group, Inc., merged, with the Property and Casualty Group remaining as the surviving entity.

Summary of Significant Accounting Policies

The audited financial statements from which the accompanying condensed financial information was derived were prepared in accordance with generally accepted accounting principles. The following is a summary of significant accounting policies:

Cash Equivalents Cash equivalents are highly liquid investments with maturity of three months or less when purchased.

Investments Investments are carried at market value as the Group currently maintains a trading portfolio. Net investment income includes both interest income and changes in the fair value of investments that represent realized gains and losses and changes in unrealized gains and losses.

Net earned premiums Payments by members to the Group for risk coverage are designated as premiums in the accompanying financial information. Premiums are earned on a pro-rata basis over the period that coverage is provided to members. Member coverage periods and reinsurance contract periods coincide with the Group's fiscal year. The majority of Workers' Compensation premiums earned are reported net of a discount that approximates 33%. Certain other members pay deposit premiums based on estimated loss ratios to be incurred. Earned premiums are subject to adjustment from payroll audits after the end of the insurance coverage period.

Loss and loss reserves Losses are recorded as incurred. Losses are provided for through the establishment of loss reserves in amounts estimated to cover incurred losses including individual case estimates for the ultimate cost of reported losses, estimates of unreported losses based on past experience modified for current trends and loss adjustment expenses. Amounts for loss reserves are recomputed periodically using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claim frequency and other economic and social factors. A provision for inflation is implicit in the calculation through the use of historical data that reflect past inflation. Changes in estimates of loss reserves are charged or credited to expense when such changes are determined to be appropriate. Loss reserves are presented net of reinsurance recoverable on unpaid losses.

Income taxes The accompanying financial information includes no provision or related liability for income taxes as the Group believes that income is excludable for federal and state reporting purposes.

Members' surplus. The surplus includes an amount set aside to provide a margin for potential future adverse deviations in loss experience.

Dividends In fiscal years 2003 and 2002, the Board of Trustees declared Workers' Compensation dividends for all policy years 1988-1996 totaling \$1,000,000, respectively. These dividends are payable to/paid to Group members who participated in Workers' Compensation pool in the respective policy years.

growing

MIIA Members

opportunity

growing

Abington-Rockland Joint Water District
 Acton
 Acton Water District
 Adams
 Adams Fire District
 Amesbury
 Amherst Housing Authority
 Andover
 Aquinnah
 Arlington Housing Authority
 Ashby
 Ashfield
 Ashland
 Auburn
 Avon
 Ayer
 Barnstable County
 Barnstable Fire and Water District
 Barre
 Becket
 Bedford
 Belmont
 Belmont Municipal Light Department
 Berkley
 Berkshire County Retirement Board
 Berkshire Hills RSD
 Berkshire Regional Planning Agency
 Bernardston
 Billerica
 Blackstone
 Blackstone/Millville RSD
 Blandford
 Boston Evening Academy
 Boston Renaissance Charter School
 Boxford
 Boylston
 Boylston Water District
 Brewster
 Bridgewater
 Brimfield
 Brookfield
 Brookline Housing Authority
 Brookline Retirement System
 C. A. S. E. Collaborative
 Cambridge Housing
 Authority
 Carlisle
 Carver
 Central MA Planning Commission
 Champion Charter School of Brockton
 Charlemont
 Chelmsford
 Chester
 Chesterfield
 Chesterfield-Goshen RSD
 Chilmark
 Clarksburg
 Clinton
 Cohasset
 Concord-Carlisle RSD
 Conservatory Lab Charter School
 Cummington
 Dalton
 Dalton Water and Fire District
 Danvers
 Deerfield
 Dennis
 Dennis Water District
 Douglas
 Dover
 Dover-Sherborn RSD
 Dracut Water Supply District
 Dudley
 Dudley-Charleton RSD
 Dudley Housing Authority
 Dukes County
 Dunstable
 Duxbury
 East Brookfield
 East Longmeadow
 Eastham
 Eastham Housing Authority
 Easthampton Contributory Retirement Board
 Easton
 Egremont
 Erving
 Essex
 Falmouth
 Farmington River RSD
 Florida
 Franklin
 Franklin County Coop Building Inspection Program
 Georgetown
 Gloucester
 Gloucester Contributory Retirement Authority
 Gloucester Housing Authority
 Goshen
 Grafton Water District
 Granville
 Great Barrington
 Greater Lawrence Educational Collaborative
 Greater Lawrence Sanitary District
 Greater New Bedford Regional Refuse Management District
 Greater New Bedford Vocational Tech
 Greater Newburyport Educational Collaborative
 Greenfield
 Groton
 Groton Country Club Authority
 Groton Electric Light Department
 Groveland
 Hamilton
 Hamilton-Wenham RSD
 Hampden
 Hampden County Retirement Board
 Hanover
 Hardwick
 Harvard
 Hawlemont RSD
 Health Careers Academy
 Heath
 Hinsdale
 Holden
 Holden Housing Authority
 Holland
 Holliston
 Hopedale
 Hubbardston
 Hudson
 Hudson Housing Authority
 Huntington

Ipswich
 Lancaster
 Lanesborough
 Lee
 Lenox
 Leominster
 Leverett
 Leyden
 Lincoln
 Lincoln-Sudbury RSD
 Littleton
 Longmeadow
 Lowell Housing Authority
 Lowell Middlesex Academy Charter School
 Ludlow
 Lunenburg
 Lunenburg Water District
 Lynn Community Charter School
 Lynnfield
 Lynnfield Center Water District
 MMA
 Manchester-by-the-Sea
 Manchester-Essex RSD
 Marblehead
 Marblehead Community Charter School
 Martha's Vineyard Charter School
 Masconomet Regional School District
 Mashpee
 Mashpee Water District
 Massachusetts Municipal Wholesale Electric Company
 Mattapoisett
 Medfield
 Medfield Housing Authority
 Medway
 Mendon
 Mendon-Upton RSD
 Merrimac
 Middlefield
 Middlesex County Retirement Board
 Middlesex County Sheriffs Association
 Middleton
 Middleton Housing Authority

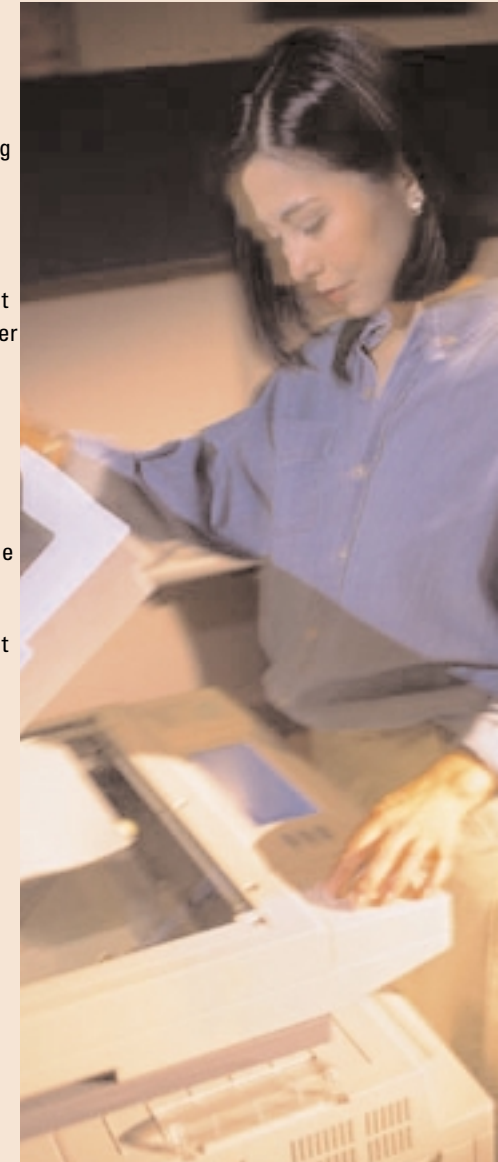
Milford
 Millbury Housing Authority
 Millis
 Millville
 Milton
 Mohawk Trail Regional School District
 Monroe
 Monson
 Monson Housing Authority
 Monterey
 Montgomery
 Morningdale Water District
 Mount Washington
 Nahant
 Nashoba Associated Boards of Health
 Nashoba Regional School District
 Nashoba Valley Regional Vocational & Technical School
 Nauset RSD
 Needham
 New Ashford
 New Marlborough
 Newbury
 Newburyport
 Norfolk
 North Brookfield
 North Reading
 North Reading Housing Authority
 North Shore Education Consortium
 Northampton
 Northbridge
 Northfield
 Oakham
 Orleans
 Otis
 Oxford
 Oxford Housing Authority
 Palmer
 Palmer
 Palmer Fire & Water District
 Paxton
 Pelham
 Pepperell
 Peru
 Phillipston
 Pilgrim Area Collaborative

Plymouth
 Project SPOKE
 Provincetown
 Quaboag Regional School District
 Randolph
 Raynham Center Water District
 Reading
 Richmond
 Rochester
 Rockland
 Rockland Housing Authority
 Rockport
 Rowe
 Rowley
 Rowley Housing Authority
 Salisbury
 Sandisfield
 Sandwich
 Saugus
 Scituate Housing Authority
 Seekonk
 Sheffield
 Shelburne
 Sherborn
 Shirley
 South Deerfield Fire District
 South Deerfield Water Supply District
 South Essex Sewerage District
 Southbridge
 Southern Berkshire RSD
 Southern Berkshire Educational Collaborative
 Southwick
 Southwick-Tolland RSD
 Spencer
 Sterling
 Stoneham
 Stow
 Sturbridge
 Sudbury
 Sudbury Water District
 Suffolk County Sheriffs Association
 Sunderland
 Sutton
 Swampscott

Tantasqua Regional School District
 Templeton
 Tewksbury
 The Education Cooperative
 Three Rivers Fire District
 Tolland
 Topsfield
 Townsend
 Triton RSD
 Truro
 Tyringham
 Upton
 Wakefield
 Wales
 Waltham
 Ware
 Warren
 Warren Water District
 Washington
 Wayland
 Wayland Housing Authority
 Wellfleet
 Wenham
 West Boylston Water District
 West Bridgewater
 West Brookfield
 West Newbury
 West Newbury Housing Authority
 West Springfield
 West Stockbridge
 West Tisbury
 West Warren Water District
 Westborough
 Westborough Water Treatment Plant
 Westhampton
 Westminster
 Westport
 Westwood
 Westwood Housing Authority
 Weymouth-Braintree Regional

Recreation Conservation District
 Whately
 Whitman
 Wilbraham
 Williamsburg
 Williamstown
 Winchendon
 Winchester Housing Authority
 Windsor
 Winthrop
 Woburn
 Worthington
 Wrentham
 Yarmouth

dedication



imagination



Massachusetts

MIIA

Interlocal Insurance Association

60 Temple Place
Boston, Massachusetts 02111

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miiainfo@mma.org



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