



MIIA

**Massachusetts
Interlocal
Insurance
Association**





MIIA

The Massachusetts Interlocal Insurance Association

Formed in 1982 by the Massachusetts Municipal Association, MIIA — the Massachusetts Interlocal Insurance Association — is a nonprofit organization whose sole purpose is to provide member cities, towns, and other public entities with affordable, high quality insurance. Today, we offer workers' compensation, property & casualty, and health insurance coverage to more than 350 Massachusetts cities, towns, and other public entities who have become part of MIIA.



Serving the Insurance and Risk Management Needs of Our Membership

As a **member-driven, non-profit organization**, we exist only to serve the insurance and risk management needs of our membership. A board of local government officials oversees our programs and guides their directions. No other provider can match our in-depth, hands-on understanding of municipal 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**. But providing coverage is only part of the job. Our loss control staff is intently focused on helping member communities prevent accidents, injuries and lawsuits, and our claims staff responds rapidly and effectively when incidents do occur. Their dedication makes **MIIA the market leader** in loss reduction and claims management.



Health Benefits Trust

The mission of our Health Benefits Trust is to provide comprehensive health insurance for local governments' employees and retirees. MIIA has partnered with Blue Cross Blue Shield to provide the **most extensive network** of hospitals, physicians, and other health care providers in the state. We offer a wide selection of products including POS, PPO, indemnity and dental plans as well as HMO Blue, one of the top rated health plans for member satisfaction. As one of the largest municipal health programs in America, MIIA has proven to be a beacon of stability for Massachusetts cities and towns.

WellAware — Healthy Attitudes Make a World of Difference

Our unique WellAware™ program is designed to help **control health care costs** by promoting awareness and healthier lifestyle choices among our members. 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.



Property and Casualty

Whenever our members need coverage, there's a team of dedicated and highly knowledgeable insurance **professionals** ready to work with them to assess the risk and put together the perfect combination of protection and pricing. We manage more municipal insurance claims than any other provider in Massachusetts. We offer a complete portfolio of coverages, including:

- **General Liability**
- **Auto Liability**
- **Auto Physical Damage**
- **Property – Blanket Coverage**
- **Inland Marine**
- **Boiler & Machinery**
- **Faithful Performance Blanket Bond**
- **Flood & Earthquake**
- **Umbrella**
- **Law Enforcement Legal Liability**
- **Public Officials Liability**
- **School Board Legal Liability**





Workers' Compensation

When workplace accidents happen, the most important thing is to ensure that the injured employee **quickly gets the most appropriate treatment**. Then 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.

The Rewards of Loss Prevention

Our loss control professionals provide expert guidance to help members reduce losses and keep insurance costs down. But that's not all. Through the **MIIARewards** program members can **earn dollar credits** toward their insurance payments by voluntarily participating in a wide range of loss prevention and risk management activities.



What Does it Mean to be Part of MIIA?

Being part of **MIIA** means being part of a **revolutionary idea**. It's about working together to provide ourselves with affordable, high quality insurance. If that idea sounds good to you, perhaps you should consider becoming part of it.





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*An Interlocal Service of the
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