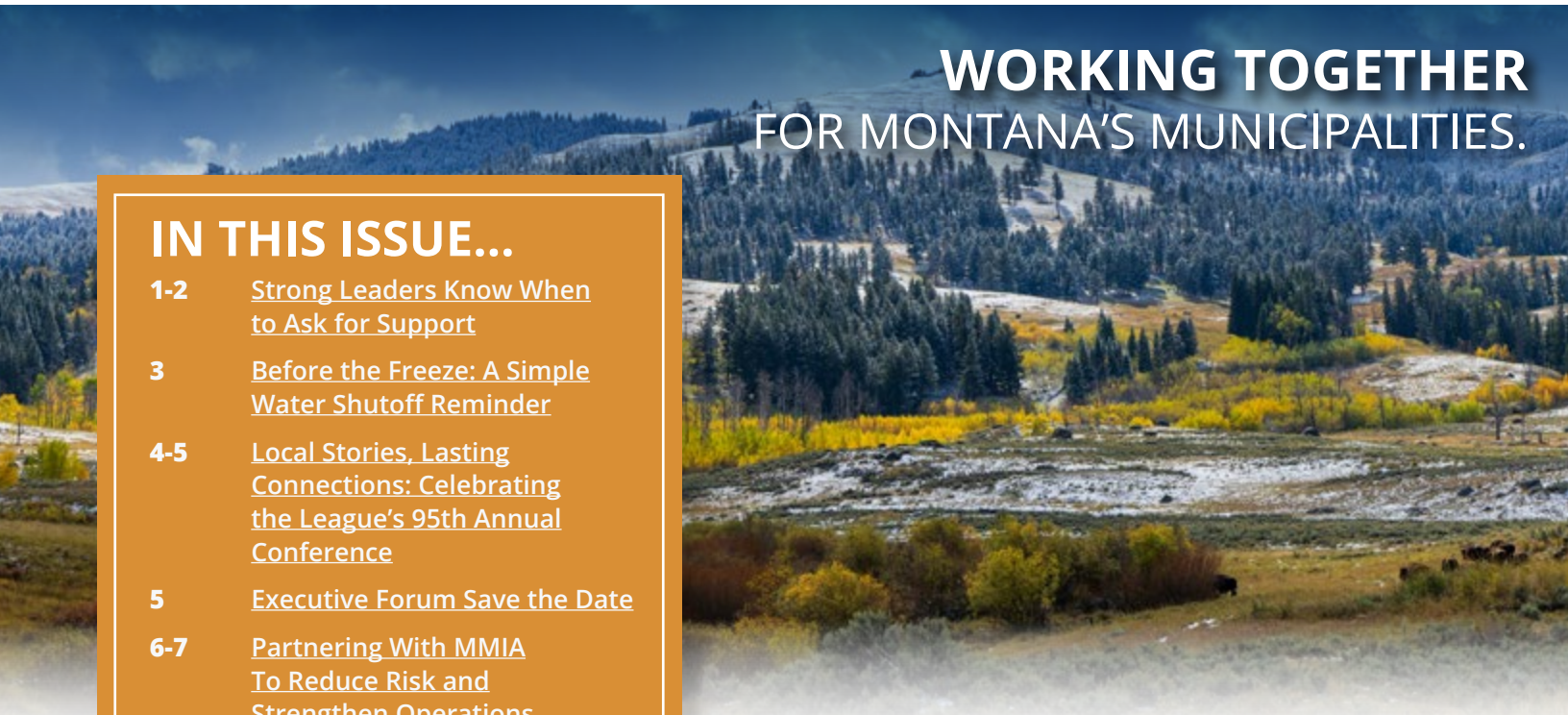
NEWSLETTER

FALL 2026



IN THIS ISSUE...

1-2	Strong Leaders Know When to Ask for Support
3	Before the Freeze: A Simple Water Shutoff Reminder
4-5	Local Stories, Lasting Connections: Celebrating the League's 95th Annual Conference
5	Executive Forum Save the Date
6-7	Partnering With MMIA To Reduce Risk and Strengthen Operations
Back Cover	Amanda Clark Named MMIA CEO

UP TO 6

FACE-TO-FACE, VIDEO OR TELEPHONIC COUNSELING SESSIONS PER ISSUE PER YEAR

24 HOUR HELPLINE

866-767-9511

STRONG LEADERS KNOW WHEN TO ASK FOR SUPPORT

As a leader, you're often the person others turn to during difficult times. Whether you're managing a team, serving your community, balancing budgets, or navigating challenges within your city or town, the pressures of leadership can take a toll on your own wellbeing.

Just like the familiar airline safety message reminds us to put on our own oxygen mask before helping others, leaders need support too. Taking care of yourself isn't selfish. It's an important part of being able to effectively lead and support your employees.

That's why MMIA offers confidential mental health resources through our Employee Assistance Program (EAP) and medical benefits for members participating in the Employee Benefits Program.

Continued on page 2

STRONG LEADERS KNOW WHEN TO ASK FOR SUPPORT

Cont'd.

Employee Assistance Program (EAP)

Through MMIA's EAP partner, Sapphire Resource Connection, eligible employees enrolled in medical benefits and their household members can access professional counseling services at no cost. Household members are eligible even if they are not covered under MMIA's medical plan.

Sapphire provides up to six counseling visits per issue, per year, offering confidential support for a wide range of personal, family, workplace, and life challenges.

To get started:

1. Visit **www.sr-connection.com**
2. Search for a provider that meets your needs.



3. Let the provider know you have Sapphire EAP through MMIA.
4. Schedule your appointment and begin services.

Help Your Employees Access Support

Many employees may not realize this benefit is available to them. We encourage city and town leaders to help raise awareness by sharing EAP information with staff throughout the year.

EAP flyers are available and can be shared in break rooms, during employee meetings, and included in new hire packets. Contact the Employee Benefits team if you would like flyers to be sent to your city or town for distribution. A simple reminder can help connect an employee or family member with support when they need it most.

Additional Counseling Options

If an employee prefers to work with a counselor who is not available through Sapphire, counseling services may also be available through Allegiance's provider network. In those cases, medical plan benefits will apply according to the individual's coverage.

Explore More Mental Health Resources

MMIA offers a variety of mental health and wellness resources designed to support employees and their families. Learn more at **https://mmiaeb.net/our-benefits/mental-health**

If you have questions, need EAP promotional materials, or would like assistance navigating available resources, please contact the Employee Benefits team at **ebgroup@mmia.net**

Together, we can create workplaces where seeking support is viewed as a strength, and where employees, supervisors, and leaders all have the resources they need to thrive.



BEFORE THE FREEZE:
A Simple Water Shutoff Reminder

Mark Gauthier, AIC
Liability/Property Claims Manager

Cold weather can arrive quickly, with freezing temperatures possible as early as October or November and lingering through March—or even into April. At the same time, some residents may be heading south for the winter and contacting the clerk or public works department to have their water service shut off. In some cases, that call comes after they are already on the road. A clear, well-documented response can help protect both the property owner and your community.

Why does the process matter? Each spring and early summer, MMIA typically receives claims made against member cities and towns by property owners who return home to discover flooding caused by a frozen, ruptured pipe. Residents may believe public works failed to fully terminate their water service. These losses can damage flooring, walls, trim, doors, and personal property—including furniture, computers, gaming systems, and antiques—and the costs of mitigation, demolition, repair, and replacement can reach tens of thousands of dollars.

A consistent well-documented shutoff and activation procedure can reduce the municipality's exposure for a water service failure. MMIA encourages members to place responsibility for verifying shutoff and activation of water service with the property owner. Ideally, the property owner, or their representative, should be present when the field employee performs the shutoff or activation work order to verify that service has been terminated or activated. If no owner or representative is present, the city or town must promptly send the property owner written notice stating the date the service valve shutoff or activation was performed and explaining that the property owner is responsible for verifying that water service has been terminated or activated.



Good documentation makes that process easier to follow. MMIA has developed a sample work order for water shutoff and activation requests. The form records the date and time, the person making the request, the service location, the employee who completed the work, and whether a property owner or their representative was present when service was terminated or reactivated.

Before the next cold snap, take a moment to review your community's process to ensure you have the necessary elements to prevent these types of claims. For sample forms or more information, contact the Risk Management team at **riskmgmt@mmia.net**.

Questions?

MMIA Liability Program – **800-635-3089 option 5**, or **liability@mmia.net**
MMIA Risk Management – **800-635-3089 option 0**, or **riskmgmt@mmia.net**

LOCAL STORIES, LASTING CONNECTIONS:
Celebrating the League's 95th Annual Conference

Montana League of Cities and Towns' 95th Annual Conference welcomed 405 attendees October 7–9 for learning, meaningful conversations, and a shared celebration of the people who serve Montana's cities and towns. From focused peer group meetings on Wednesday to Friday's closing recognition, LOCAL STORIES was more than a theme, it was a reminder of how much we learn when we come together.

Wednesday began with opportunities for colleagues to compare notes, work through common challenges, and connect with others who understand their day-to-day responsibilities. These focused peer group meetings set the tone for a conference built around shared experience and practical support.

That evening, the President's Reception brought attendees to the Montana Heritage Center. Outgoing League Board President Mayor Gail Leeper reflected on her time serving the League and welcomed incoming President Emily Dean, Mayor of Helena. Mayor Dean also presented a City of Helena proclamation recognizing October 7th as **Montana League of Cities and Towns Recognition Day**, a meaningful acknowledgment of the League and the communities at the heart of its work.

You shared. We listened.

The conference agenda began with our members. You told us which issues deserved attention, where you needed guidance, and what would make your time away from city hall worthwhile. We listened and brought in experts to help address those priorities.

Across **22 sessions**, attendees explored issues affecting municipal work today: mental health, municipal finance, land use, water quality and water rights, communications, cybersecurity, artificial intelligence, economic development, and more. Sessions also examined emerging questions about data centers and energy, while a property tax lunch panel brought legislative and policy perspectives to a topic of statewide concern.

Some of the most valuable conversations happened between sessions, across exhibitor tables, and during our evening gatherings. The conference app helped keep those connections going, with **367 community board messages and 31 discussion topics** extending the exchange of ideas.

Thursday's social at the historic Montana Club offered another reason to celebrate: **40 years of Montana Municipal Interlocal Authority's service to Montana's cities and towns**. It was an opportunity to reconnect with friends, meet new colleagues, and recognize four decades of helping communities protect their people and the services residents depend on.

Our Partners and **55 exhibitors** added expertise, resources, and fresh ideas throughout the conference. Thank you for taking time to understand our members' challenges and share products and services that can help. Partners received **89,257 impressions in the conference app**, creating opportunities for members to discover support for their communities.



We encourage members to keep those conversations going. Visit our **Partner Directory** to learn more about the organizations supporting the League and how their expertise may benefit your city or town.

And the weather? Helena gave us sunshine and temperatures around 80 degrees on Friday, then switched to winter mode with more than a foot of snow over the weekend. Thankfully, Mother Nature waited until we had wrapped up and folks had made it home before delivering her own version of a conference white paper.



Honoring Four Decades of Service

One of the conference's most meaningful moments came with the presentation of the Alec Hansen Lifetime Achievement Award to MMIA and the MSU Local Government Center.

League Executive Director Jennifer Olson presented the award to MMIA CEO Amanda Clark and Board President Cassie Tozer, and MSU Local Government Center Executive Director Dan Clark and Associate Director Ashley Kent.

The recognition honored more than four decades of service, celebrating the people behind the phone calls answered, the questions worked through, the training delivered, and the steady support that helps local officials and staff serve with confidence.



HELP SHAPE THE NEXT CHAPTER

Thank you to everyone who contributed a question, shared an experience, offered feedback, or made a new connection. Your participation is what makes this conference valuable, and your ideas will shape what comes next.

The 2027 Annual League Conference will take place October 12–14 in Billings. Throughout the year, we'll ask for your input on topics, speakers, and opportunities to connect. You are also welcome to share ideas at any time. This is your conference. We want your priorities at the forefront and your voices in the planning process. Help us make 2027 better than ever.

MARK YOUR CALENDARS!

The 2027 Executive Forum is coming to **Helena, March 3-5**. Mayors, City Managers, CEOs, and CAOs from across Montana are invited to gather for three days of networking, education, collaboration, and innovative thinking. Hosted by MMIA, the League, and the MSU Local Government Center, this year's Forum promises valuable insights and conversations you won't want to miss.

Save the date and stay tuned for more details!

EXECUTIVE FORUM

2027

HELENA, MT

PARTNERING WITH MMIA TO REDUCE RISK AND STRENGTHEN OPERATIONS

One of the greatest benefits of MMIA membership is having a dedicated risk management partner to help your municipality identify and address risks before losses occur and to help analyze and learn from losses when they do occur. MMIA's Risk Management team provides a variety of services, including liability evaluations, property schedule audits, customized training, and claim reviews, all designed to help member communities reduce risk, strengthen operations, and better serve their residents. Whether you are addressing emerging risks, managing organizational change, or simply looking for opportunities to improve existing practices, MMIA is committed to helping your municipality proactively enhance organizational resilience and protect the assets and resources entrusted to your community.

One of the most valuable risk management services available to MMIA member-owners is our liability evaluations. These evaluations are designed to help municipalities identify and address potential liability exposures before they result in claims, litigation, or other costly issues. The evaluations support MMIA's vision of being a proactive and adaptive leader in risk management by taking a systematic approach to reviewing municipal operations and incident management practices.

During a liability evaluation, MMIA Risk Management staff work with your municipality to review the measures currently in place, evaluate whether those measures are effective, and provide resources and recommendations to address any identified gaps. Evaluations focus on areas such as departmental policies and procedures, employee training, public reporting mechanisms, hazard response procedures, documentation practices, contracts, third-party certificates of insurance, and special event risk management.

The benefit to your city or town is a customized assessment that identifies opportunities to reduce and control risk while providing practical recommendations tailored to your operations. These evaluations not only help individual member-owners strengthen their risk management practices, but they also benefit the entire MMIA membership by helping identify trends, share best practices, and guide future risk management initiatives.

Following the evaluation, MMIA provides a report outlining observations and recommendations, resources to assist with implementation, and follow-up support to help your organization make meaningful improvements. The goal is not simply to identify risks, but to provide actionable solutions that help protect your organization and community.





Property schedule audits are another valuable service available to MMIA member-owners. Accurate property schedules play an important role in both coverage determinations and the long-term stability of the property program. MMIA's Risk Management team can work alongside your staff to review buildings, structures, contents, vehicles, and equipment to ensure everything that should be covered is properly scheduled, information is current, and insured values reflect your municipality's coverage objectives. These audits can also help identify property that no longer requires coverage, changes resulting from additions or improvements, and opportunities to review replacement cost versus stated amount coverage options. Taking the time to conduct a thorough property audit can help reduce the potential for coverage issues, support more accurate budgeting, and ensure your municipality is better prepared should a loss occur. Whether you need assistance conducting a comprehensive property schedule audit or have questions during the annual renewal process, MMIA staff are available to provide guidance and support.

Training is an effective tool to reduce risk and strengthen municipal operations. MMIA's Risk Management team provides both on-site and virtual training opportunities designed to address the unique challenges faced by Montana municipalities. Whether the focus is liability prevention, employment practices, supervision, incident management, or operational procedures, our goal is to provide practical training that helps employees and supervisors perform their duties safely, effectively, and in compliance with applicable laws and policies.

In addition to established training programs such as Defensive Driving, Harassment Prevention, the Americans with Disabilities Act (ADA) Interactive Process, and Reasonable Suspicion for Supervisors, MMIA can customize training to meet the specific needs of your organization. Human resources topics, supervisor development, performance management, hiring practices, and other operational issues can be tailored to your municipality's policies and procedures while incorporating industry best practices and risk management principles.

With workforce turnover continuing to affect municipalities across Montana, investing in employee and supervisor training can help reduce liability exposures, improve consistency in operations, and build organizational resilience. If your municipality has a unique training need, MMIA's Risk Management team can work with you to identify or develop resources that support your goals and strengthen your organization's risk management efforts.

When losses do occur, MMIA's Risk Management team can partner with municipalities to evaluate incidents, identify contributing factors, and develop strategies to reduce the likelihood of similar events in the future. Claim reviews provide an opportunity to examine loss trends, operational practices, policies, training needs, and other factors that may be contributing to recurring incidents or increasing claim severity.

Whether your municipality has experienced vehicle collisions, slip, trip, and fall claims, equipment-related incidents, property damage losses, or other operational challenges, MMIA staff can work with your team to identify practical solutions and corrective actions. By using claims and incident data as a learning tool, municipalities can make informed decisions that improve operations, reduce future losses, and better protect public resources.

To schedule a liability evaluation, property schedule audit, claim review, training opportunity, or to learn more about MMIA's risk management services, contact the Risk Management team at **riskmgmt@mmia.net** or **800-635-3089**.

WORKING TOGETHER
FOR MONTANA'S MUNICIPALITIES.

3115 McHugh Ln
Helena, MT 59602

AMANDA CLARK NAMED MMIA CEO



Amanda Clark was recently selected as Chief Executive Officer of MMIA, where she has served Montana's local governments for more than two decades. She joined MMIA 20 years ago in risk management and then served as the Employee Benefits Program Manager. Amanda earned her degree in Industrial and Management Engineering from Montana State University and has also worked in the transportation and technology industries. She values the relationships built through MMIA and is honored to lead an organization dedicated to serving Montana's cities and towns. Her focus is on strengthening MMIA's mission, supporting members, and helping communities thrive.