

WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.

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SMALL STEPS, BIG WINS: WELLNESS TIME

It's wellness season in MMIA Employee Benefits! This is the time when medical plan participants can take a few steps to understand their health while earning up to \$200 in incentives along the way.

By now, you've probably heard some chatter about Health Screenings happening. All screenings are completed between July 1 and September 30. Eligible employees, retirees, and their spouses can earn \$50 for completing a quick, 10-minute Health Screening that provides valuable insight into key health indicators.

Participants can earn additional incentives by:

- Completing a Health Screening Review call with a Take Control coach (\$50)
- Finishing the Education quiz on the Employee Benefits Wellness page (\$50)

Finally, if your city or town reaches 80% Employee Participation among eligible employees, everyone who completed a screening will receive an additional \$50 for a total possible incentive of \$200!

Your role as a leader is critical.

Visible leadership support significantly increases participation and helps normalize a culture of health and well-being across your city or town. When leaders actively encourage, communicate, and participate themselves, employees are far more likely to engage.

How you can support wellness with your staff:

- Encourage your employees enrolled in medical coverage to schedule and complete their screenings
- Consider offering paid time off for employees to participate in the screening rather than requiring them to use break time
- Share your own participation
- Remind participants to take the online quiz to increase their incentive
- Reinforce the value of preventive health and wellness resources

Together, we can drive strong participation and support a healthier pool and therefore, lower rates.

Benefits Questions? Let Us Take It from Here

In your position, you may have employees come to you with benefits questions. We would like to remind you that the MMIA Employee Benefits team is here to support you with those conversations. Our Helena-based team includes Chris, Interim Program Manager; Alex and Priscilla, Member Relations Strategists; and Nikki, Enrollment & Eligibility Specialist. We are available and happy to take calls from your employees. Whether we can resolve their question directly or connect them with the right resource, we're here to help.

We strongly encourage participants to reach out early. Addressing questions upfront can help prevent small concerns from becoming ongoing issues. We can be reached at **406-443-0907** or **ebgroup@mmia.net**.



Registration Now Open for the League's 95th Annual Conference, LOCAL STORIES

Every Community Has a Story. For 95 years, Montana's local leaders have gathered at the League's Annual Conference to share ideas, solve challenges, and strengthen the communities they serve. This October, that tradition continues in Helena as municipal officials and employees from across the state come together to celebrate the unique people, places, and history that make every Montana community special.

The League's **95th Annual Conference**, held October 7 – 9 at the Delta Hotel in Helena, will blend professional development, legislative updates, networking, and unforgettable experiences that celebrate Montana's rich heritage.

This year's conference theme, **Local Stories**, recognizes that every community has its own history to preserve, its own challenges to overcome, and its own vision for the future. Whether it's a century-old main street, a growing neighborhood, or a community tradition passed from one generation to the next, every municipality contributes to Montana's larger story.

Conference attendees will gain practical knowledge through educational sessions covering today's most pressing municipal issues, including infrastructure funding, housing, public finance, economic development, and community engagement. They'll also connect with colleagues from across the state, exchange ideas, explore innovative products and services in the vendor expo, and help shape the League's advocacy efforts for the coming year.

Adding to this year's celebration is keynote speaker **Chris Averill**, Chair of the Montana 250th Commission. Averill will explore how Montana's history continues to shape its future as communities commemorate America's 250th anniversary in 2026 and Montana's own 150th anniversary in 2039.

The conference experience extends beyond the meeting rooms with two memorable evening receptions hosted at some of Helena's most iconic landmarks. Attendees will enjoy an exclusive evening at the newly opened **Montana Heritage Center**, where immersive exhibits tell the story of Montana from its earliest inhabitants to the present day. Another evening will be spent at the historic **Montana Club**, one of Helena's most treasured landmarks, offering a unique opportunity to gather where generations of Montana leaders have met for nearly 140 years.

Whether you're a first-time attendee or a longtime League member, the 95th Annual Conference offers an opportunity to learn, build relationships, and celebrate the communities that make Montana unique. As we reflect on nearly a century of working together, we also look ahead to the next chapter, one that will be written by today's local leaders.

Register today!

- **Municipal Members:** \$260
- **First-Time Attendees:** \$200

Visit mtleague.org/events/95th-annual-league-conference to register and view the full conference agenda.



Join us in Helena this October as we celebrate 95 years of partnership and the **local stories** that continue to shape Montana.

Montana League of Cities and Towns WELCOMES JENNIFER OLSON AS PERMANENT EXECUTIVE DIRECTOR

The League's Board of Directors is pleased to announce the selection of **Jennifer Olson** as the organization's permanent Executive Director.

Jennifer has served as Interim Executive Director since May 2026, providing steady leadership while continuing the League's mission of advocating for and strengthening Montana's municipalities. Following a comprehensive selection process, the Board unanimously chose Jennifer to lead the organization into its next chapter.

"Jennifer has demonstrated exceptional leadership, vision, and commitment to Montana's cities and towns," said League Board President, Gail Leeper "Her ability to build partnerships, navigate complex policy issues, and advocate effectively on behalf of local governments made her the clear choice to lead the League. We are excited for the future under her leadership."

Jennifer joined Montana League of Cities and Towns in July 2024 as the organization's first Government Affairs Director, bringing more than twenty years of experience serving communities at the federal, state, and nonprofit levels. Throughout her career, she has focused on helping communities thrive by building strong partnerships, securing resources, and developing collaborative solutions to complex challenges.

Before joining the League, Jennifer served at the U.S. Department of Housing and Urban Development, where she connected federal resources with local communities across Montana. Prior to that, she led housing, infrastructure, and community development programs at the Montana Department of Commerce and began her career with a community action organization serving Montanans in need.

Since joining the League, Jennifer has played a key role in advancing the association's legislative and policy priorities. Among her accomplishments are:

- Collaborating with the Montana Department of Commerce to secure a \$7 million PRO Housing Grant to accelerate the development of affordable and attainable housing across Montana.
- Protecting municipal revenue sources during the 2025 Legislative Session while securing an inflationary adjustment to municipal general fund calculations.
- Successfully opposing costly regulatory proposals that would have imposed millions of dollars in unnecessary wastewater treatment costs on Montana communities.
- Representing Montana municipalities before the Montana Legislature, in Washington, D.C., and through active leadership with the National League of Cities while strengthening relationships with Montana's Congressional delegation.



As Executive Director, Jennifer will lead the League's strategic direction, advocacy efforts, member services, and organizational operations while continuing to work closely with municipal leaders across the state to address the challenges and opportunities facing Montana communities.

"I am honored by the Board's confidence and grateful for the opportunity to continue serving Montana's cities and towns," said Olson. "I have loved working with Montana's local governments and being in service to the people who lead them. Every city and town has its own character, needs, challenges and goals, and they work daily to provide the best service to their communities. For me this role is an honor and privilege. I am grateful for the opportunity to continue supporting the people who are shaping Montana communities and look forward to working alongside our members, Board, staff, and partners to ensure Montana communities remain vibrant, resilient, and prepared for the future."

REPORTING CLAIMS

Mark Gauthier, AIC

Liability/Property Claims Manager

The Montana Municipal Interlocal Authority is in its 40th year of serving Montana cities and towns, providing liability coverage since 1986 and real and personal property coverage since 1998. Montana cities and towns are pooling their resources through a self-funded risk retention program (MMIA) to best protect themselves from both liability and first-party property exposures.

The common denominator for liability and property claims is damage or injury occurred whether it be to third parties or the city or town. The most effective way to best protect your entity when a loss is in question is by promptly filing claims made against your entity with the MMIA.

The first action to be taken should damage or injury occur arising out of the city or town is to properly preserve and maintain documentation, evidence, statements, etc., whether a formal claim is made or can be anticipated. Statutorily third parties have up to three (3) years from the date of incident to make a formal claim as governed by MCA 27-2-204. Often third parties file complaints with a court within the three (3) years to preserve or stay the statute of limitations and have an additional two (2) years to formally serve the complaint. Keeping this in mind, your entity may be looking at a minimum of five (5) years or longer if litigated to preserve and maintain claim-related evidence, documentation, statements, etc.

Whether a claim is being made against your city or town on a third party liability basis, or you need to file a first party property claim, filing the claim with the MMIA in a prompt manner is important. By doing so, the MMIA can best serve, assess, and provide coverage to you, its member-owner.

Both the MMIA Memorandum of Liability Coverage (MOC) and the MMIA Memorandum of Property Coverage (MOC) place responsibility onto its members to promptly and timely report claims as not to create coverage issues due to delayed reporting.



MMIA's claims process follows statutory requirements placed on governmental entities when addressing liability/tort claims. MCA 2-9-301 governs that all claims against a political subdivision shall be made directly to your political subdivision city or town. For this reason, most members provide claim forms to third parties to be completed and returned documenting the allegations, theory of liability against the city or town, and type of claim being made, which is then reported to the MMIA as a claim.

The most convenient and efficient way to report is through the MMIA portal - Origami Risk. The portal allows tracking of liability claims submissions and member first-party property claims submissions as well as the ability to upload documents, photos, etc., that may be available at the time of filing a claim. Once received, a claim file is set up and an adjuster is assigned. MMIA's claim handling practices are to reach out to both parties within one (1) business day of receiving the claim.

Both liability claims and first-party property claims are independently investigated by the adjuster, including how MMIA's MOC applies to the member and the specifics of a claim. Please keep in mind that complete documentation at the time of the original submission is not necessary for third party liability reporting or first-party property reporting purposes. The MMIA adjuster, as part of the investigation will request claim-related documentation or information that may not have been known or available at the time of submitting a claim.

MMIA is proud of serving our members and claim handling. This includes MMIA having discussions regarding your risk management and operational practices that may be a factor in a liability claim, or overall coverage related to a property claim. By working together, MMIA strives to partner with you the member-owner to best protect you from liability exposures; as well as protect your real and personal owned property losses.

The MMIA is a self-insured risk pool owned by its member Montana cities and towns. Feel free to reach out should you have any questions or concerns regarding risk management services and best practices provided by the MMIA.

800-635-3089 | www.mmia.net

CYBERSECURITY:

Why Municipalities Must Stay Informed and Connected

Cybersecurity has become a critical concern for federal, state, and municipal governments of all sizes. Cyber threats affect everything from daily operations to the protection of essential public services. While the topic may seem highly technical, the reality is that local leaders do not need to be IT experts to make a difference—they simply need to understand the risks and connect with trusted experts who can help guide their efforts.

Today's cyber threats come from a wide range of "threat actors," including independent hackers, organized groups, and even foreign governments. Threat actors pursue a variety of objectives, from financial gain and political influence to disruption of infrastructure and everyday life. Targets of opportunity often include water and wastewater systems, EMS services, election systems, and networks used to pay bills electronically. Even widely used platforms like cloud storage systems and common software products can serve as entry points for broader attacks. The impact of a successful breach can be severe, ranging from service disruptions to compromised public safety, and a loss of trust within the community.



Cybercriminals rely on a variety of methods to gain access to systems, many of which exploit common vulnerabilities rather than advanced technical flaws. Phishing emails remain one of the most common tactics, tricking employees into clicking malicious links or sharing credentials. Other entry points include compromised social media accounts, outdated hardware or software, **unsecured personal devices connected to municipal networks**, weak cybersecurity protections, and unsecured edge devices. Emerging technologies, including artificial intelligence, are becoming a commonly used tool by threat actors to gain access to networks and computer systems.

Given these risks, municipalities must take a proactive approach to cybersecurity. This begins with education and awareness—ensuring that staff at all levels understand the importance of security practices and recognize potential threats. One of the most important steps is establishing connections with trusted cybersecurity organizations and professionals. Fortunately, there are trusted resources available to support local governments in Montana. The Multi-State Information Sharing and Analysis Center (MS-ISAC) serves as a primary cybersecurity resource for state, local, tribal, and territorial governments. It provides 24/7 monitoring, threat intelligence, incident response, and real-time alerts tailored to public sector needs. In addition, the Cybersecurity and Infrastructure Security Agency (CISA) leads national efforts to protect critical infrastructure and reduce risks from cyber threats. For election-related cybersecurity, the Elections Infrastructure Information Sharing and Analysis Center (EI-ISAC) offers specialized support, including threat assessments and real-time alerts.

While some of these services may require membership or fees, they provide access to critical tools, expertise, and information that can significantly strengthen a municipality's cybersecurity posture. Grants and tiered service options may also help make these resources more accessible. For municipalities interested in strengthening their cybersecurity defenses, **MS-ISAC** can be contacted directly at info@cisecurity.org, or by visiting their website at www.cisecurity.org/ms-isac.

MMIA also offers cybersecurity resources to our property program members through Beazley Breach Solutions including but not limited to Cyber Action Plans, Risk Management Webinars, employee cybersecurity training, free phishing tests for employees, and discounted prevention services. For more information contact riskmgmt@mmia.net.

CELEBRATING 40 YEARS OF MMIA



In 1986, Montana's cities and towns faced a growing challenge: the traditional commercial insurance market was no longer a reliable or affordable option for municipalities. Rather than accept instability, local leaders chose a different path—one rooted in collaboration, resilience, and shared responsibility. Through the Montana League of Cities and Towns, municipal leaders came together to form what would become the Montana Municipal Insurance Authority (MMIA). Their vision was bold yet practical: to create a self-funded risk pool that would provide stable, cost-effective coverage tailored specifically to the needs of Montana municipalities. That same year marked the launch of both the Workers' Compensation and Liability Programs, made possible through the collective bonding capacity of participating municipalities. These foundational programs ensured that member-owners could protect their workforce and manage risk with confidence, setting the tone for MMIA's proactive approach.

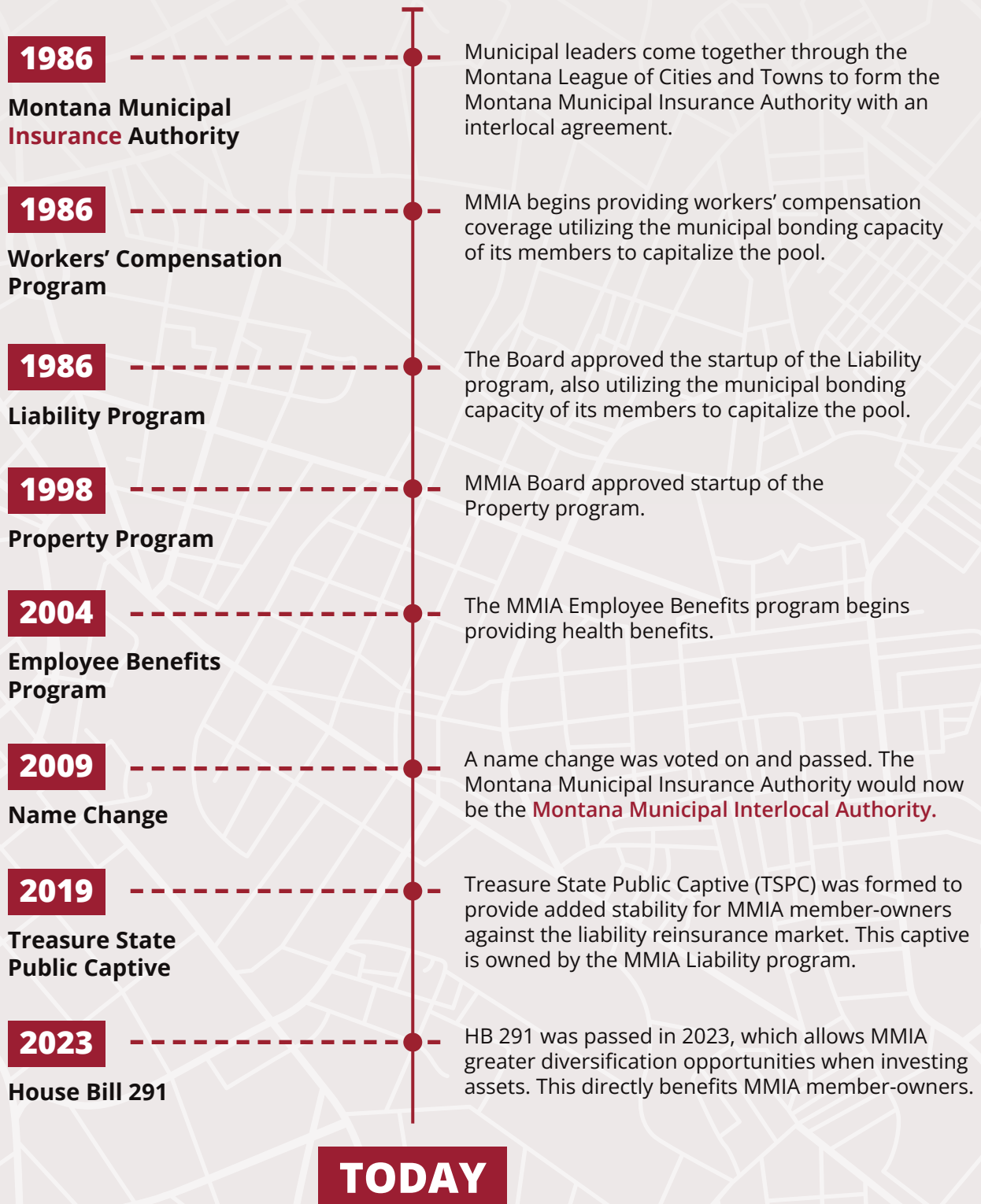
As needs evolved, so did MMIA. In 1998, the organization expanded into property coverage, strengthening its ability to provide comprehensive protection for municipal assets. A few years later, in 2004, MMIA introduced its Employee Benefits Program, offering health benefits that further supported the people who keep Montana's communities running every day. In 2009, the MMIA Board of Directors voted to rename the organization the Montana Municipal Interlocal Authority, reflecting both its collaborative foundation and its long-term commitment to shared governance, differentiating itself from the commercial insurance market not only in practice, but also in name. More recently, MMIA has continued to lead with innovation. In 2019, the Treasure State Public Captive (TSPC) was established to provide additional stability in an increasingly complex reinsurance market, ensuring member-owners remain protected even as external conditions shift. In 2023, the passage of House Bill 291 created new opportunities for investment diversification, further strengthening MMIA's financial position and delivering direct benefits to its member-owners.

Member Owned. Member Driven. We **Are** You.

Today, MMIA stands as a model of what's possible when communities work together. Built on foresight and sustained through adaptability, the organization continues to deliver stable coverage, proactive risk management, and long-term value. At its core, MMIA is more than coverage and risk management; it's a commitment. A commitment to Montana's municipalities, a commitment to shared strength, and a commitment to navigating whatever comes next, together.

MMIA THROUGH THE YEARS

The cities and towns of Montana came together in 1986 with a vision to provide a self-funded pool to municipalities due to the commercial insurance market not being a viable option.



MMIA continues to lead proactively and adaptively, delivering cost-effective, stable coverages and risk management solutions for all member-owners.



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FOR MONTANA'S MUNICIPALITIES.

3115 McHugh Ln
Helena, MT 59602



REGISTER NOW

OCTOBER 7 - 9



DELTA HOTEL | HELENA, MONTANA

REGISTER NOW at

➤ mtleague.org/events/95th-annual-league-conference

