



WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.

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A FRIENDLY WELCOME TO AMANDA ALM, MMIA'S NEW FINANCIAL CONTROLLER



Amanda earned her Bachelor's in Accounting from Montana Tech in 2018, her Master's of Accountancy from the University of Montana in 2019, and became a Certified Public Accountant (CPA) in 2020. Before joining MMIA, she started her career in public accounting at Anderson ZurMuehlen focused on audit work, and most recently was the accounting manager at Opportunity Bank. In her spare time, Amanda enjoys reading, cooking, and spending time with her husband chasing around their 1-year-old son.



LOCAL MOMENTUM: 94TH ANNUAL LEAGUE CONFERENCE RECAP

Billings, Montana | October 15–17, 2025

Strong communities don't stand still and neither did the 94th Annual Montana League of Cities and Towns Conference. With the theme *LOCAL MOMENTUM*, more than 400 local leaders from every corner of Montana gathered in Billings for three days of learning, collaboration, and celebration of the work that drives our cities and towns forward.

Kicking Things Off with Michael Punke

We started strong with an inspiring keynote from Michael Punke, best-selling author of *The Revenant*. Drawing on stories from the wild frontier, Michael reminded us that real progress starts with local leadership and perseverance. Everyone left energized and with a complimentary signed copy of *Ridgeline* (plus a chance to chat with Michael). Our appreciation goes out to the Joe Menicucci Municipal Education Program for sponsoring Michael's impactful talk.



Breakout Sessions and Peer-to-Peer Networking

This year's program offered a robust mix of breakout sessions and peer-to-peer networking opportunities, covering the topics most relevant to Montana's municipalities from affordable housing and infrastructure funding to AI in local government, emergency preparedness, and community engagement. Local leaders also connected directly with state and federal partners to learn about new programs and resources.

Our Partners and Exhibitors

The array of exhibitors was once again a highlight of the conference, with municipal leaders exploring new products, tools, and services designed to strengthen operations and enhance quality of life in their hometowns. The League extends its sincere thanks to the exhibitors and partners whose support and expertise make this event possible each year.

Evening Socials in Downtown Billings

Networking extended beyond the conference halls, starting with the President's Reception at the Yellowstone Art Museum, where attendees enjoyed local art, hors d'oeuvres, and a warm welcome from League Board President, Mayor Russ Nelson of Belgrade, and Billings Mayor, Bill Cole. The following night, the Historic Billings Depot came alive with live music and great food in a true celebration of the community spirit that defines the League.



Honoring 47 Years of Service: Gus Byrom

One of the most meaningful moments of the conference came during Friday's luncheon, when the League presented the Alec Hansen Lifetime Achievement Award to Gus Byrom, honoring his remarkable 47-year career dedicated to Montana's communities.



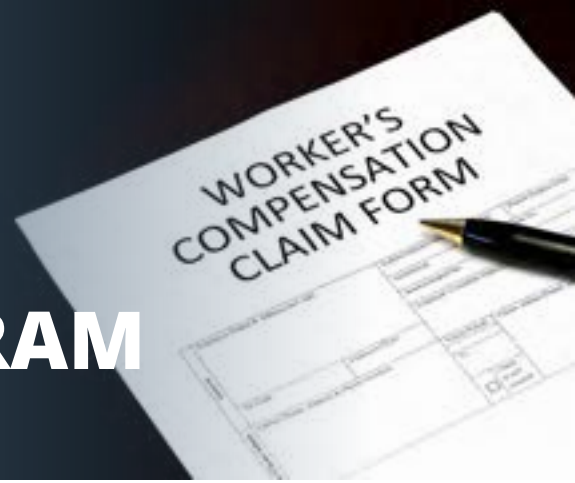
Gus's work has strengthened local governments across the state, from his early days as a city planner in Helena and Lewis & Clark County to his 38 years with the Montana Department of Commerce, where he guided communities through complex challenges with patience, wisdom, and compassion. His career exemplifies what *LOCAL MOMENTUM* truly means, helping local governments build capacity, improve infrastructure, and access the resources they need to serve their citizens.

LOOKING AHEAD

From breakout sessions to hallway conversations, the 94th Annual Conference captured the collaboration, innovation, and heart that fuel Montana's local governments. Thank you to everyone who joined us in Billings. To our attendees, partners, exhibitors, and presenters, thank you for helping keep Montana's *LOCAL MOMENTUM* strong.

We can't wait to see you next year for the 95th Annual Conference taking place October 7th through the 9th of 2026 in Helena at the Delta Hotel.

A TRANSITION AHEAD FOR MMIA'S WORKERS' COMPENSATION PROGRAM



We want to keep you informed of an important change. On October 15, 2025, after much discussion and extensive analysis, the MMIA Board of Directors voted to begin winding down the MMIA Workers' Compensation Program (Program). This means that starting July 1, 2026, MMIA will no longer offer workers' compensation coverage.

While this is a big shift, we want to reassure you that MMIA will continue managing all open claims from prior coverage years and the current coverage year, until they are resolved and are statutorily unable to be reopened. Our team is here to support you every step of the way during this transition, and we've put a plan in place to make sure you stay informed throughout this process.

So, why the change? Over the past few years, due to increased competition, we've seen a decline in Program participation and revenue, with 12 members choosing to leave the Program. With the absences of those members, the Program's revenue has noticeably declined. While we have done our best to reduce expenses, the decline in revenue would require use of substantial amounts of surplus to continue to operate the Program. The Program is financially strong and is actuarially sound, but by making this decision now, we are ensuring that we have adequate funds to be able to pay for our current claim responsibilities. Continuing to offer coverage while our fund levels decrease would not uphold the financial stewardship that the MMIA values and we would not want to put our members at risk in doing so. The timing of this decision also gives our Workers' Compensation Program members time to explore other options and make informed choices well ahead of the transition. Financial Stewardship is a core value of the MMIA and was front and center in this discussion and decision-making process. Additionally, Transparency is a core value of MMIA, and we are making it a priority to demonstrate this throughout the entirety of this wind-down.



It's important to note that this change affects only those currently covered in the Workers' Compensation Program. Each of our programs, including Employee Benefits, Liability, and Property, operates financially independently from one another and remain strong. That means MMIA will continue to provide stable, affordable coverages with the high-level of service you've come to expect.

We know change can bring questions, and we're here to help. You'll be hearing more from us as we move forward. With this decision being recent, we are still working to collect information and resources to share with members and assist in the transition. In the meantime, don't hesitate to reach out if you need anything.

Contact – Amanda Clark, Interim CEO | aclark@mmia.net | 800-635-3089

WELLNESS PARTICIPATION BY THE NUMBERS



Sure, by now you know all the amazing benefits of participating in the MMIA Wellness Program – early detection of potentially serious conditions, actionable suggestions to improve health, important education about plan resources and services ... the list goes on and on.



*But what about for the data-driven minds?
What do the numbers say about participation?*
Turns out – they say a lot!

Percent of eligible employees (EE) completed screening:



Percent of everyone eligible that completed screening:



Percent of EE that did Education incentive:



Percent of participants that did Education incentive:



Number of cities/towns that hit 80% Employee Participation for their Health Screening:



Questions? Contact MMIA EB at 800-635-3089 option 4

RISK MANAGEMENT

DEFENSIVE DRIVING

FALL 2025

Once again, MMIA will be offering defensive driver training to our members at no cost. This training provides an insight into the hazards employees encounter each day as they provide the necessary services to Montana communities. It also provides tips and techniques to safely negotiate hazards while driving. Our lives get busier each year, more vehicles are on our streets, yet municipal operations must continue. Police Departments, Ambulance Services, and Fire Departments don't close on Friday at 5:00pm, these are 24/7 operations.



Winter months bring storms that our Public Works Departments respond to with heavy plow trucks to clear snow and apply deicing materials with sand. While this training isn't geared towards EMS and CDL operations or certifications, every driver could benefit from this class. Learn how our behaviors and choices on the road impact each other if we are at work or enjoying a day off.



Distracted driving is dangerous, claiming 3,275 lives in 2023.*



56% of drivers involved in serious injury and fatal crashes tested positive for at least one **drug**.

(based on studied trauma centers, Oct-Dec 2020)*

In 2023, **speeding** killed 11,775 people.*



633 deaths from **drowsy-driving**-related crashes in 2023.*



Every day, about 34 people in the United States die in **drunk-driving** crashes — that's one person every 42 minutes. In 2023, 12,429 people died in **alcohol-impaired** driving traffic deaths.*

* Data provided by the National Highway Traffic Safety Administration, <https://www.nhtsa.gov/risky-driving>

Give MMIA a call at 800-635-3089 or email the Risk Management Team at riskmgmt@mmia.net to schedule your next class.

CONGRATULATIONS ON RETIREMENT!

MMIA would like to congratulate **Alan Hulse** on his retirement. Alan was part of the MMIA organization for over 30 years; in a joking tone, he'll tell you, "*I started when I was 12.*"

Alan worked initially as a claims adjuster and risk manager, and if you've spent any time around him, you've likely heard a claims story or two. He then served the organization as COO and most recently as CEO for the past 17 years.

Alan was a key contributor to many of the services offered by MMIA today. His time at MMIA can be summed up in two words: leadership and commitment. He consistently demonstrated his ability to lead staff day in and day out, providing the highest quality service to MMIA member-owners. Leading by example, staff could see him going the extra mile to deliver service that exceeded expectations. This was the standard he set.

Alan was deeply committed to the mission and vision on which the organization was founded, and that commitment was evident in his daily work. Many member-owners have been fortunate to interact with Alan; he was extremely knowledgeable about the pooling industry, municipal risks and a valuable resource for anyone with questions or in need of assistance.

While Alan leaves big shoes to fill, he retires having empowered and motivated staff to continue serving the MMIA membership with excellence. The MMIA team wishes Alan a happy retirement. We know he will be spending lots of time with his grandchildren, golfing, fishing, and watching Griz football.





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PO Box 6669
Helena, MT 59604-6669

SAVE **THE** DATE

**EXECUTIVE
»»» FORUM**

2026

LIVINGSTON, MT

March 4-6, 2026

Mayors, City Managers, Chief Executives, and Chief Administrators