



WORKING TOGETHER FOR MONTANA'S MUNICIPALITIES.

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FINANCIAL ASSESSMENTS

MMIA Workers' Compensation April - June 2025 Assessment

The April - June 2025 Payroll Report Form was emailed on 6/16/2025. The assessment and required documentation were due by July 15. If you need another copy or have any questions, please contact Kayla Forgey or JT Linder at finance@mmia.net.

MMIA FY 25-26 Liability Assessments

MMIA Liability assessment payment and required documents are due by August 15. Submit documents on the MMIA website at mmia.net/send-a-document or include them with your assessment payment via mail.

Required Documents include:

- Completed Invoice AND completed Reconciliation Form
- Copies of the City/Town's UI-5 forms reported quarterly from July 1, 2024 - June 30, 2025.

For any questions, contact Kayla Forgey or JT Linder at finance@mmia.net.

MMIA FY 25-26 Property Assessments

MMIA Property assessment is due by August 15. Invoices were emailed from notifications@origamirisk.com. If you need another copy of your invoice, contact Britani Laughery (blaughery@mmia.net) or Kayla Forgey (kforgey@mmia.net).



FUELING LOCAL MOMENTUM

Join Us at the 94th Annual Montana League of Cities and Towns Conference

Billings, Montana | October 15 – 17, 2025 | DoubleTree by Hilton

As leaders and stewards of Montana's cities and towns, you are shaping the future of our communities every day. That's why we invite you to be part of the **League's 94th Annual Conference**, a gathering built specifically for Montana's locally elected officials and municipal staff.

This year's theme, **LOCAL MOMENTUM**, speaks to the work you're already doing and the forward movement we can achieve together. Join us in Billings from **October 15 to 17, 2025**, for three days of practical learning, critical conversations, and professional connection.

Why Attend?

Over 400 municipal leaders from across Montana will come together to strengthen their leadership, gain insights into emerging issues, and collaborate on solutions that fit Montana's unique local government landscape. Here's what you can expect:

- **Timely and Practical Breakout Sessions:** Explore key challenges facing Montana cities and towns, from infrastructure funding and workforce shortages to public safety and civic engagement. Each session is designed to provide tools you can take home and put to work immediately.
- **An Inspiring Keynote:** Hear from Michael Punke, best-selling author of *The Revenant*, former U.S. Ambassador, and a leader in public policy and risk strategy. His journey from rural roots to international leadership is a powerful reminder that local leadership is where real **MOMENTUM** begins.
- **Peer-Led Collaboration:** Share ideas and learn from others in similar roles. Whether you're navigating a tight budget, planning for growth, or leading change, the experience of your colleagues can be one of your best resources.
- **Annual Business Meetings:** Participate in the League's and MMIA's annual membership meetings. This is your opportunity to stay informed and help shape the direction of our organizations.

Networking That Matters

We know how important it is to build strong professional relationships and take a break to recharge. This year's Conference features:

- **President's Reception at the Yellowstone Art Museum:** Enjoy an evening of conversation and connection in a creative, welcoming space.
- **Thursday Night Social at the historic Billings Depot:** Gather with peers in a relaxed setting to unwind and strengthen your network.

Be Part of LOCAL MOMENTUM

With the scenic Rimrocks and vibrant downtown Billings as our backdrop, this conference is more than a gathering, it's a chance to reinforce the local momentum that keeps our communities moving forward. Whether you're an elected official, an administrator, or a key staff member, your role is vital, and this event is built to support you.

Secure your spot and register today by visiting www.mtleague.org/events/conference or by scanning this QR code.



We look forward to seeing you in Billings this October!

COMBATIVE PATRONS

The Developing Trend:

An emerging national trend over the past year has begun to appear in Montana. Changes in society appear to be reflected in occasional aggressive behaviors from the public who come to municipal offices. There has been a rise in threats to employees from the public for various reasons which has caused serious concern for the health and wellbeing of municipal staff. The purpose of this article is to provide some high-level insights on this issue and what you might consider addressing at your City or Town offices.



Developing the Plan:

It's important to have policy and procedures in place that are designed around addressing the public that become abusive or pose a physical threat to municipal office staff while on municipal premises. The community member might be under the influence of a substance and become irrational, or they could just be in the wrong municipal department seeking answers that can't be immediately provided. When these events occur, having a policy and procedures in place provides the framework to shape the necessary steps employees can use when interacting with the public and when to recognize the de-escalation plan has been exhausted. This would begin with an effective de-escalation plan and culminating in an evacuation plan in the event employees have to remove themselves from pending danger or physical harm by the public. In this discussion, evacuation can be as simple as retreating to a safe place within the building until help arrives or the threat leaves the premises. Having a plan that guides employees who are susceptible to these environments is critical to maintaining daily operations and still providing security to employees. This is a great opportunity for municipal safety committees, elected officials, and leaders to work together to develop a plan that effectively addresses all areas of concern within the operations.

Elements to consider in your overall policy and procedure plan:

De-escalation process:

Employee knowledge of municipal operations in order to help the public acquire the resources needed.

Training and development necessary to assist employees in finding solutions for the public.

When should de-escalation end and the employee consider removing themselves from an imminent threat?

What would be the protection for a single employee on premises during business hours in the event of a hostile situation? How are they protected from physical harm or contact from the public? Does the employee have the ability to escape to a safe zone in the building until police arrive?



Threat Separation:

The layout of your facility can be an important factor in providing protection to your employees at City or Town Offices. When thinking about your municipal facilities, are your employees directly exposed if someone were to come through the front door with ill intentions? These are all important factors to consider when planning and budgeting for facility changes you might need to make to provide your employees with a higher level of protection using physical barriers.

How does the employee physically separate themselves from the public?

- Does the office layout contain existing barriers to prevent the public from physically contacting employees?
- How do all employees in the office become notified that de-escalation has developed into a hostile environment?
- How do employees communicate with 911 if the public becomes hostile?
- Where is the safe zone where employees can seek shelter until authorities arrive?
- How are external municipal employees advised to avoid the premise until the location is safe?

Safe Zone:

- Does this location provide adequate protection for employees to gather until authorities arrive?
- What is the authorities response time?
- What tools are available for the employee to use as a last line of defense if safe zone is breached?
- Do your facilities have a safe route and location for employees to safely exit to if needed?

Training:

After plan design and implementation are complete, it is extremely important to train employees to the newly adopted policies and procedures, so everyone involved knows the proper steps to be taken during these types of events. Training must be completed with all employees who may be exposed based on work location. Initially, it is recommended that the plan and training be reviewed after the first few months in order to capture experiences that would help modify the current plan prior to annual review. Training should be provided to new hires and on an annual refresher schedule.



Facility Safety Enhancements to Consider:

- Cameras inside and outside to monitor access to the facility.
- Live viewing monitors connected to cameras.
- Shatter resistant windows that limit access to staff by utilizing small pass throughs for exchange of documents, etc. (similar to bank teller windows)
- Signage to advise the public that abusive language or conduct will not be tolerated.
- Contact the local law enforcement agency for 911 communications, expected response times, threat assessments, and personal protection training recommendations.

Closing:

Planning and creating solutions for these types of situations are extremely important to protect employees. After you've ironed out your policy and procedures that frame your plan and response, it will be vital to train your employees on the items you have implemented. Make sure that the training is documented and remember to offer your employees refresher training on this topic, especially when policies and procedures change. Don't forget that MMIA is here as a resource if you find yourself with additional questions or concerns. Reach out to our Risk Management team for help!

800-635-3089 option 0 | riskmgmt@mmia.net

MMIA PROPERTY PROGRAM RESTITUTION/SUBROGATION



As a member-owner of the MMIA Property Program, your municipality has likely experienced many of the benefits that come along with being a member-owner of the program. Specifically for claims in which you have scheduled property for replacement new values and stated values.

Once MMIA has issued payment under a property program claim, Title 46 of the Montana Code Annotated (MCA) allows MMIA to step into the shoes of the city or town as a victim that sustained damage. In doing so, MMIA will seek either a criminal case restitution and/or subrogation claim against a third-party auto carrier when able. The restitution and/or subrogation request typically is for recoverable damage costs including the members deductible. Yes, MMIA will request reimbursement of your deductible as part of this process.

At times members have independently requested restitution for their deductible without consideration of MMIA's right of recovery. Frequently the court will award the deductible without consideration of costs incurred by MMIA. When this happens, MMIA will be seeking reimbursement of the members deductible under MMIA's first right of recovery as allowed under Section V.M. of the MMIA Memorandum of Coverage that reads as follows:

The MMIA shall be subrogated to the extent of any payment hereunder to all the Member's rights of recovery thereof, and the Member shall do nothing after loss to prejudice such right and shall do everything necessary to secure such right. After all expenses incurred are deducted any remaining amount so recovered shall be apportioned as follows:

- 1. The highest layer of coverage shall be reimbursed first and if there are sufficient recoveries, then the next highest layer until all recoveries are used up.*
- 2. The expenses of all such recovery proceedings shall be paid before any reimbursements are made for the highest layer of coverage.*

Our priority is to clearly communicate and make the restitution/subrogation process as smooth as possible. Soon, member-owners will receive notice of MMIA first right of recovery on first party property claims at the onset of filing a property claim. This letter is to be a reminder that members have an obligation to protect the interest of the MMIA pool when it comes to restitution and/or subrogation matters as allowed under Section V.M. of the MMIA Memorandum of Property Coverage. The intent is that this will allow MMIA to seek recoverable costs on behalf of the pool and its member-owners.

**Feel free to reach out should you have any questions regarding seeking restitution and/or subrogation under paid MMIA Property Program claims.
MMIA Property Program – 800-635-3089 option 3 or liability@mmia.net**

WONDERFUL WIZARDS OF EMPLOYEE BENEFITS

If we were to distill one word to embody the spirit of all MMIA services—and Employee Benefits (EB) in particular—stability is the clear answer.

In a world of increasing economic uncertainty, finding some financial stability in this day and age is like trying to hold a fish—it is slippery, elusive, and frustrating.

How do we maintain financial stability as an EB program? Yes, we have premium increases year-to-year, but never huge spikes in rates like other groups have been experiencing.

MMIA EB is the metaphorical man behind the curtain, pulling levers, researching and adapting quickly to the ever-changing marketplace so that the final product you see and the rates offered reflect considerable committee/board discussion and a lot of maneuvering you likely don't ever hear or know about.



Here are some of the levers pulled behind the curtain to maintain rate stability:

- ProAct+ savings: \$4,357,658 for 3 years
- 340B Drug Pricing Alignment Program savings: \$411,000 in year one
- CRx International prescription mail order savings: \$200,000/year
- Reference-Based Pricing savings: \$1,000,000/year

**To give an idea of the scale of these savings – with the size of our current membership, \$1 million in savings equates to a 3% reduction in premium. So, for every \$1 million in savings, had we not instituted these programs, the rates would be 3% higher.*

In addition to the programs listed above, our greatest cost containment strategy is minimizing risk through the Wellness program. Though most of the work for these programs happens behind the scenes with little or no participant interaction, we need your support and participation in Wellness to reduce risk as much as possible. Please encourage all participants to complete the screening, review call, and education video/quiz this summer!

With costs continually rising, 0% premium increase will rarely be attainable, but keeping any increase minimal and stable is always our goal. These programs have worked to that end and our team will continually look for new and innovative opportunities for future savings to maintain stability with the pool.

MMIA EB - 800-635-3089 option 4 | ebgroup@mmia.net



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PO Box 6669
Helena, MT 59604-6669

NSC 4-Hour Defensive Driving Course

MMIA is offering the National Safety Council's Defensive Driver course to Member-Owners...for FREE.

Contact Jim Brandley or Tyler Sanders at 800-635-3089 option 0 or at riskmgmt@mmia.net to get scheduled!

We Come to You!

