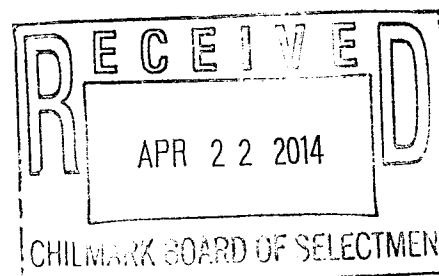


## MIIA Member Services

15 Cabot Road  
Woburn, MA 01801-1003  
TEL (800) 526-6442  
FAX (781) 376-9907  
www.emia.org

April 17, 2014

Mr. Timothy Carroll  
Executive Secretary  
Town of Chilmark  
State Road, P.O. Box 119  
Chilmark, MA 02525



Re: Renewal Proposal

Dear Timothy:

The Town of Chilmark is a valued member of the MIIA programs. Due to the financial strength of our programs and your favorable loss history, we are able to offer you a renewal proposal for Fiscal Year 2015 which includes a rate increase of 2.9 %. We are pleased to offer this renewal proposal for both your property and liability and your workers' compensation coverages.

Your overall contributions will reflect changes in exposures, building values, vehicles, expenditures, payroll or experience modification factors. In addition, MIIA may provide participation discounts and *MIIA Rewards* credits depending upon your participation. To assist the membership, we will provide a 4% prepay premium discount for Fiscal Year 2015. For your review, we've enclosed a summary of earned credits for FY'13 and FY'14.

MIIA was founded by the Massachusetts Municipal Association (MMA) to establish insurance cost stability for Massachusetts communities while at the same time delivering the broadest coverages and services to its members. Today, we have become the leader in municipal insurance and risk management services as a result of the members' commitment.

By accepting our proposal, you will continue to enjoy stable costs while benefiting from MIIA's consistently superior coverages and services. In order to accept our offer, please sign and return the enclosed copy of this letter to our offices before May 1, 2014. For your convenience, enclosed is a return envelope. We are pleased to serve you and appreciate your continued commitment to the MIIA programs.

Sincerely,

Adriene Magnolia, AAI, AIS  
Senior Account Executive

We wish to continue participating in the MIIA Property and Liability and Workers' Compensation program for Fiscal Year 2015.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title



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Signature

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Date

\_\_\_\_\_  
Title

**Member: Town of Chilmark**

Invoiced Participation  
Credit P&C FY14: \$11,849.37

Invoiced Participation  
Credit W.C. FY14: \$1,409.87

Additional Participation  
Credit P&C October, 2013: \$8,899.89

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Additional Participation  
Credit W.C. October, 2013: \$1,078.46

Additional Participation  
Credit P&C March, 2014: \$8,899.89

Additional Participation  
Credit W.C. March, 2014: \$1,078.46

MIIA Rewards FY13: \$330.00

Loss Control  
Grants FY13: \$0.00

W.C. Dividend  
January, 2014: \$554.30

Early Payment  
Discount P&C FY14: \$7,446.79

Early Payment  
Discount W.C. FY14: \$1,198.98

**Total: \$42,746.03**

