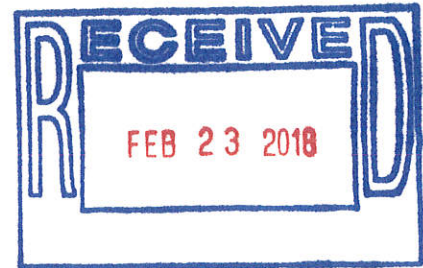




Feb 20, 2018

Re: MIIA Dividend, 2018



Dear MIIA Member:

At our annual meeting on January 20, 2018, MIIA announced that the Board of Directors of the MIIA Property and Casualty Group, Inc. had declared \$500,000 in Dividends.

Enclosed is a facsimile check showing the dividend amount awarded to you.

You may use this dividend as a premium credit or, if you prefer, you may request a check for this amount. In either case, please make your request in writing. Contact Greg McGrath at gmcgrath@mma.org (1-800-882-1498 ext. 256). If you wish to publicize the dividend award, please let us know and we will send you a sample press release.

MIIA was also extremely pleased to announce at the annual meeting that we will distribute an additional amount of \$2,500,000 in Participation Credits. We will advise members of those credit amounts within the next two weeks.

Thank you for your loyalty and for your part in maintaining the excellent risk management and safety records that allow MIIA to provide these dividends and credits to our members.

Sincerely,

Nancy Kiely Fermano
Operations Manager
MIIA Property & Casualty Group, Inc.



Feb 20, 2018

Pay to the
order of Town of Chilmark

\$543

Five Hundred Forty Three Dollars

Geoffrey C. Beckwith
President

Stanley J. Corcoran
Executive Vice President

RE: Dividend

NOT NEGOTIABLE