



**MAINE MUNICIPAL ASSOCIATION
RISK MANAGEMENT SERVICES**

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DATE: August 8, 2025

TO: Members of the Workers' Compensation Fund and the Property & Casualty Pool

FROM: Michelle Pelletier, CPCU, AU
Director, Risk Management Services

RE: Dividend Payments

We are pleased to announce that the Board of Trustees of the MMA Workers Compensation Fund voted at its May 21, 2025, meeting to allow a total dividend of no more than \$725,000 to the members of the Fund who meet the established criteria. Continuing members whose 2024 contributions are less than \$25,000 annually and whose loss ratio is less than 50% for the three years ending December 31, 2024, will receive a 3.32% dividend. All losses are valued as of June 30, 2025.

In addition, the Board of Directors of the MMA Property & Casualty Pool voted at its May 21, 2025, meeting to allow a dividend to current members of the Pool who meet the established criteria. To earn a dividend, a member must have a loss ratio of 50% or less for the qualifying year of July 1, 2023, to July 1, 2024, calculated and valued as of June 30, 2025. Continuing members whose participation began on July 1, 2019, or prior will earn a 3.76% dividend and members who joined after July 2, 2019, will receive a 2.76% dividend.

Cost savings are realized in providing services to members who participate in both the Property & Casualty Pool and the Workers Compensation Fund. In recognition of the savings, both boards voted to add 1% to the dividends for each program for members who qualify and earn a dividend. If you are among the members who participate in both the Workers Compensation Fund and the Property & Casualty Pool, and you earned a dividend for either or both programs, an additional 1% has been included in the calculation.

Your organization has significantly contributed to the success of the Workers Compensation Fund and the Property & Casualty Pool programs through effective risk management and loss prevention. Each of the respective boards are very satisfied with the program's outcomes and thanks you for your support and ongoing involvement.

We encourage you to use the enclosed press release to announce the results of your successful risk management activities and good loss experience to your community. If you have any questions about the dividend or any of the Risk Management Services programs, please call me at 1-800-590-5583.



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**PRESS RELEASE
For Immediate Release**

The Town of Windham is pleased to announce it has received a \$22,455 dividend check from the Maine Municipal Association because of its good performance and loss prevention efforts. The association manages three self-funded pools for municipal and quasi-public entities in Maine: The Workers Compensation Fund (established in 1978), The Property & Casualty Pool (formed in 1987), and The Unemployment Compensation Fund (formed in 1978). These programs are overseen by governing boards of elected and appointed municipal officials.

This year, more than 81% of program participants received dividends for their effective risk management practices and favorable loss experience. Specifically, the Workers Compensation Fund distributed nearly \$725,000 in dividends, while the Property and Casualty Pool paid out almost \$600,000. In total, over \$1.3 million was returned directly to Maine Municipal Association members.

Since 1997, the association has consistently provided dividends, resulting in over \$29 million returned to participating members. For additional details about the MMA Risk Management Services programs, including online training and other services, you can explore their offerings on their website at www.memun.org or call 1-800-590-5583.