

**MMA Risk Management Services**

# **Town of Raymond Proposal**

# **Maine Municipal Association**

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## MAINE MUNICIPAL ASSOCIATION

### ***Risk Management Services***

60 Community Drive  
P.O. Box 9109  
Augusta, Maine 04332-9109

### ***Telephone No.***

(207) 626-5583  
(800) 590-5583 Maine Only  
Fax No. (207) 626-0513

January 12, 2017

Town of Raymond  
Don Willard, Town Manager  
401 Webbs Mills Road  
Raymond, Maine 04071

Dear Don,

Thank you for the opportunity to provide a quotation for the Town of Raymond's property and casualty coverage. Our proposal package includes the quotation and information about Risk Management Services. Please note that the quotation is valid for a period of 30 days and is contingent upon the Town obtaining membership in the Maine Municipal Association prior to the coverage being bound.

The Property & Casualty Pool is Member owned and managed, providing superior risk management service to Maine public entities and the people that serve them. The Pool is a partnership of Maine communities that banded together to establish a self-insurance pool and provide stability of rates for 30 years. As a result of our focus we have crafted specialized comprehensive coverage designed for Maine communities which takes full advantage of the protections and immunities provided to by the Maine Tort Claims Act.

Ownership also pays dividends. The Property & Casualty Pool paid dividends of **\$549,913** to members of the Pool in 2016. Please note that three years of consecutive participation within the Property & Casualty Pool is required in order to be eligible for future dividend distribution. Dividends are not guaranteed from year to year and their award depends not only on the claims experience of the individual member but also on the overall claims experience of the Pool. The Board of Directors votes every year on payment of dividends.

The Property & Casualty Pool currently provides risk management services to approximately 80% of Maine Municipalities. I have included a listing of the current members of the Property & Casualty Pool and we encourage prospective participants to contact any member to request comments regarding the quality of coverage and service provided by MMA Risk Management Services. We take great pride in the fact that municipal risk management is what we do and all we do.

Our Members have the ability to be active participants on our Boards and directly influence the coverage and services offered. As a result, our coverage is carefully crafted by and for our member municipalities to include specialized features such as:

### **COVERAGE HIGHLIGHTS**

- Liability limits of **\$2,000,000 combined single limit** for causes of action outside of the Maine Tort Claims Act or **\$400,000 combined single limit for causes of action under the Maine Tort Claims Act**. The applicability of more than one line of coverage (general liability, automobile liability or law enforcement liability) per occurrence shall not increase the total limit of liability. **MMA has no annual aggregate limit and no aggregate limit per location.**
- Bonding/Faithful Performance of Duties coverage with a limit of **\$250,000**. **The MMA Property & Casualty Pool also includes Bond coverage for all of the statutorily required positions of the municipality.**

*15 years*

- Coverage for **Flood and Earthquake with the same deductible as the elected property deductible**. The Pool offers coverage for all risks of direct physical loss or damage subject to exclusions listed in the Coverage Certificate. **Flood coverage, a \$101,000,000 per occurrence and annual aggregate limit applies for the entire Pool**, except for properties located in Special Flood Hazard Areas including Flood Zones A, AO, AE, AH, A1-30, A99, AR, V, VE and V1-30 where a \$51,000,000 sublimit per occurrence and annual aggregate limit applies for the entire Pool.
- **No charge is made for endorsements** made during the coverage term unless property in excess of \$1,000,000 in value is added or there is a significant or unusual change in the liability exposures.
- **Forest Fire Protection:** This Extension covers costs paid or to be paid by the member for controlling, extinguishing and suppressing forest fires, as required under 12 M.R.S.A. § 9204, subject to all terms, conditions and exclusions of Section II – Agreement A and those additional terms, definitions, conditions and exclusions that appear in this Extension. **Subject to a \$50,000 limit for each forest fire** not more than the costs you are required to pay under 12 M.R.S.A. § 9204.
- **Cyber Liability included - \$1,000,000 limit per wrongful act**, Data Breach Expenses - \$50,000 aggregate limit and a \$1,000,000 Aggregate limit per member. \$1,000 minimum Deductible applies.
- The Coverage Document also includes Property (Blanket Buildings and Blanket Personal Property with a signed Statement of Values form), Inland Marine, Mobile Equipment, Public Officials and Employment Practices Liability (with a Retro date of 07/01/2008), Ambulance/Nurse Malpractice, Automobile Liability and Physical Damage, and Equipment Breakdown. Please note that we are unable to provide coverage for the **2003 Ambar watercraft** due to the size of the vessel. Therefore, we would recommend that you maintain your current coverage on this vessel.
- The MMA Property & Casualty Pool provides automatic coverage of 180 days for newly acquired or constructed property under \$1,000,000 property value.

## SERVICES

The Staff of Risk Management Services is committed to supporting the Town of Raymond in its effort to reduce losses through effective risk management practices and to providing professional risk management services. Experienced underwriting staff handle all member transactions related to new business, renewal of coverage, changes to member property schedules, changes in liability exposures and coverage questions. Your assigned Underwriting staff includes **Susan Caston Senior Underwriter and Marcus Ballou Member Services Supervisor**. Susan and Marcus will assist the Town with coverage updates analysis of liability exposures and to answer coverage questions. Specialty services includes:

- No charge is made for endorsements made during the coverage term unless property in excess of \$1,000,000 in value is added or there is a significant or unusual change in the liability exposures.
- Public Officials and Employment Practices Liability is provided on an occurrence rather than a claims-made form.
- There is no annual General Liability aggregate limit.

- Each member is assigned an underwriting contact to work with the member on an ongoing basis.
- Underwriting staff meets with members on-site at their convenience, including evening meetings.
- Application assistance and coverage reviews.

Risk Management Services Loss Control Consultants provide all loss prevention services for our members. **John Waterbury**, Senior Loss Control Consultant is currently assigned to assist the Town with the identification, analysis, control and avoidance of exposures. Loss Control assistance is always available and includes:

- At no additional charge, John visits your properties to gather underwriting information, assess listed values and offer recommendations to minimize loss exposures.
- On-site and regional training in specialty topics is available.
- As a participant of the P&C Pool, the Town is eligible to use website based loss control tools, including online safety and human resource training. The online training supplements live training at your worksite which is also available (at no cost). Our Loss Control website can be visited using the following link: [www.memun.org/RMS/LC/default.htm](http://www.memun.org/RMS/LC/default.htm)

MMA Risk Management Services provides all Claims Management services from our local office in Augusta. We truly understand municipal risks, the Maine Tort Claims Act and the statutes which impact municipal liability. Your assigned Claims Management staff members are **Colette Robbins Senior Claims Representative; Debra Marquis, Claims Technician**. These dedicated professionals will assist the Town by providing:

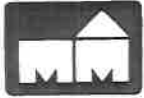
- Expert claims staff that analyzes, interprets, and utilizes the provisions of the Maine Tort Claims Act for the benefit of your town.
- On-line claim reporting allows a prompt response by claims staff.
- Active claim management is practiced.
- Regular on-site claims reviews and on-going claim communication.

Thank you for providing MMA's Risk Management Services the opportunity to present the Town of Raymond with a proposal. If you have any further questions regarding the quotations, the coverage, or the services offered, please contact me at 1-800-590-5583, extension 2244.

Sincerely,



Marcus J. Ballou  
Member Services Supervisor  
Risk Management Services



**MAINE MUNICIPAL ASSOCIATION  
PROPERTY & CASUALTY POOL**

Date: 01/12/2017

Provided by: Marcus Ballou, Member Services Supervisor

**PROPOSAL FOR:** City of Raymond

*Quotation is valid for 30 days*

<u>Coverages</u>	<u>Limits</u>	<u>Deductible</u>	<u>Contributions</u>
Property	\$5,437,294	\$10,000	INCLUDED
Mobile Equipment	\$959,644	\$250	INCLUDED
EDP (Computers)	\$213,000	\$1,000	INCLUDED
Equipment Breakdown	\$5,437,294	\$1,000	INCLUDED
Crime (includes all employees)	\$250,000	\$1,000	INCLUDED
General Liability	*\$2,000,000	\$0	INCLUDED
Auto Liability - "Non-owned & Hired Auto"	*\$2,000,000	\$0	INCLUDED
Auto Physical Damage - Comprehensive	ACV	\$250/\$1000	INCLUDED
- Collision			
Ambulance Malpractice	*\$2,000,000	\$1,000	INCLUDED
Public Officials & Employment Practices Liability	**\$2,000,000	\$5,000	INCLUDED

**Included Coverages**

Accounts Receivable	\$100,000	\$10,000	INCLUDED
Valuable Papers	\$100,000	\$10,000	INCLUDED
Extra Expense	\$100,000	\$10,000	INCLUDED
Loss of Rents	\$100,000	\$10,000	INCLUDED
Transit	\$100,000	\$10,000	INCLUDED
Fine Arts	\$50,000	\$10,000	INCLUDED
Flood	***Pool Limit \$101,000,000	\$10,000	INCLUDED
Earthquake	Pool Limit \$101,000,000	\$10,000	INCLUDED
Cyber Liability	****\$1,000,000	\$1,000	INCLUDED
Forest Fire Suppression	\$50,000	\$500	INCLUDED
Deductible Reimbursement	\$1,000		INCLUDED

**TOTAL \$: \$54,906**

\*The Pool Liability limits are \$2,000,000 combined single limit for causes of action outside of the Maine Tort Claims Act or \$400,000 combined single limit for causes of action under the Maine Tort Claims Act. The absolute limit for any combination of the above causes of action is \$2,000,000 per occurrence.

\*\*\$2,000,000 each Wrongful Act / \$4,000,000 Annual Aggregate.

\*\*\*Flood Limit \$101,000,000. Special Flood Hazard Areas: Flood Zones A, AO, AE, AH, A1-30, A99, AR, V, VE and V1-30 are \$51,000,000.

\*\*\*\* Cyber Liability Coverage A(1) \$1,000,000 Aggregate, Data Breach Expenses Coverage A(2) \$50,000 Aggregate, Claims Made Coverage.





## **PROPERTY & CASUALTY POOL** MMA Risk Management Services

**MAINE PEOPLE WORKING FOR MAINE COMMUNITIES**

*Membership is the difference*

### **ADVANTAGES:**

- A Partnership of Maine Communities grouping together to fund a self-insurance pool
- Public Entity risk management is what we do and all we do
- Specialized comprehensive coverage designed for Maine Communities
- Coverage crafted to take full advantage of the protections and immunities provided to cities, towns, schools, water and sewer districts
- Providing rate stability for over 25 years

### **Marketing/Underwriting:**

- On-site visits at your convenience
- Direct access to your underwriter to answer coverage questions
- New and renewal application assistance
- Itemized breakdowns of contributions available for each line of business

### **Claims Management:**

- We understand the Maine Tort Claims Act and the immunities it provides
- Online, fax or paper claims reporting
- Direct access to your assigned Claims Handler
- Claims review meetings are encouraged and available at your request/location

### **Loss Control:**

- Experienced, designated Loss Control Consultants
- MMA staff provides all services with no additional fees.
- Partnering with you to provide inspections, program and property evaluations, training and consultation, specific to municipal exposures that prevent injuries and accidents and help you control your costs

### **Special Coverages Available:**

- Personal Automobile Deductible Reimbursement for employees
- Volunteer Accident Insurance
- Tenant Users Liability Insurance
- Volunteer Firefighter Blanket Accident Coverage
- Road Salt Contamination Coverage

**For More Information Contact: Phone:** (800) 590-5583

Marcus Ballou **Email:** mballou@memun.org | Judy Doore **Email:** jdoore@memun.org



60 Community Drive  
PO Box 9109  
Augusta, ME 04330

## Maine Municipal Association

### Risk Management Services

### Staff Directory

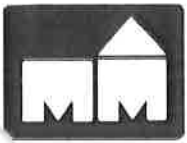
**Phone:** (800) 590-5583  
(207) 626-5583

**RMS Fax:** (207) 626-0513  
**Claims Fax:** (207) 624-0112  
**UW Fax:** (207) 624-0130  
**LC Fax:** (207) 624-0127

**After Hours/Weekends/Emergency #**  
**(207) 624-0182**  
**(207) 624-0183**

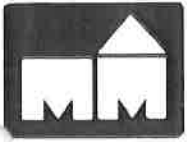
<u>Department</u>	<u>Name</u>	<u>Position</u>	<u>Ext. #</u>	<u>Email</u>
<b>Administration</b>	Pat Kablitz	Director	2245	pkablitz@memun.org
	Tracy Moody	Data Systems Coordinator	2246	trmoody@memun.org
<b>Underwriting</b>	Michelle Pelletier	Underwriting Manager	2236	mpelletier@memun.org
	Marcus Ballou	Member Services Supervisor	2244	mballou@memun.org
	Judy Doore	Member Services Rep	2255	jdoore@memun.org
	Susan Caston	Senior Underwriter	2242	scaston@memun.org
	Corina Steeves	Associate Underwriter	2235	csteeves@memun.org
	Kerry Lewis	Underwriter	2239	klewis@memun.org
	Nicole Turcotte	Underwriting Technician	2231	nturcotte@memun.org
	Karen Worster	Underwriting Assistant	2306	kworster@memun.org
	Denise Kolreg	UC Coordinator	2237	dkolreg@memun.org
<b>Claims</b>	Ann Willette	Claims Manager	2252	awillette@memun.org
	Melissa Carver	Workflow Supervisor	2381	mcarver@memun.org
	Diane Pelletier	Claims Support Technician	2269	dpelletier@memun.org
	Kathy Chadwick	Claims Support Technician	2267	kchadwick@memun.org
	Danielle Mann	Claims Support Technician	2287	dmann@memun.org
<b>P&amp;C Claims</b>	Christopher McCauley	P&C Assistant Claims Manager	2272	cmccauley@memun.org
	Peter Tanous	Senior Claims Representative	2254	ptanous@memun.org
	Colette Robbins	Senior Claims Representative	2251	crobbs@memun.org
	Randa Veilleux	Senior Claims Representative	2256	rveilleux@memun.org
	Debra Marquis	P&C Claims Representative	2279	dmarquis@memun.org
<b>WC Claims</b>	Tracey Gould	WC Assistant Claims Manager	2248	tgould@memun.org
	Mathew Pitcher	WC Claims Supervisor	2302	mpitcher@memun.org
	Tammy Moody	Senior Claims Representative	2301	tmoody@memun.org
	Kim French	Claims Representative	2273	kfrench@memun.org
	Denise LaPointe	Claims Representative	2268	dlapointe@memun.org
	Ben Grant	Claims Representative	2271	bgrant@memun.org
	Michelle Emery	WC Claims Technician II	2250	memery@memun.org
	Tricia Simpson	WC Claims Technician	2372	tsimpson@memun.org
	Jennifer Gomez	WC Claims Technician	2234	jgomez@memun.org
<b>Loss Control</b>	Sherry Gaudet	Nurse Case Manager	2368	sgaudet@memun.org
	Don Vickery	LC Manager	2238	dvickery@memun.org
	Ann Schneider	LC Supervisor	2241	aschneider@memun.org
	John Waterbury	Senior LC Consultant	2379	jwaterbury@memun.org
	Bob Thomas	Senior LC Consultant	2243	rthomas@memun.org
	Lance Lemieux	Senior LC Consultant	2249	lleieux@memun.org
	Dan Whittier	LC Consultant	2247	dwhittier@memun.org
	Jennette Holt	LC Technician	2240	jennette.holt@memun.org





**MAINE MUNICIPAL ASSOCIATION**  
**Property & Casualty Pool Membership**  
*Current Members (462) as of 01/12/2017*

Town of Abbot	Town of Berwick	Carrabassett Valley	Town of Eastbrook
Acadia Disposal District	Berwick Sewer District	Sanitary District	Town of Easton
Town of Acton	Town of Bethel	Carroll Plantation	City of Eastport
Town of Addison	Town of Bingham	Town of Carthage	Town of Eddington
Town of Albion	Town of Blaine	Cary Plantation	Town of Edgecomb
Town of Alexander	Town of Boothbay	Town of Casco	Town of Eliot
Town of Alfred	Town of Boothbay Harbor	Town of Castine	City of Ellsworth
Alfred Water District	Boothbay Harbor Sewer District	Central Penobscot Solid Waste	Town of Embden
Town of Alna	Boothbay Region Refuse Disposal District	Town of Charleston	Epping Volunteer Fire District
Town of Alton	Boothbay Region Water District	Town of Charlotte	Town of Etna
Town of Amherst	Town of Bowdoin	Charlotte School Department	Town of Eustis
Town of Anson	Town of Bowdoinham	Town of Chebeague Island	Town of Exeter
Anson Madison Starks Emergency Services Inc	Bowdoinham Water District	Town of Chelsea	Town of Fairfield
Town of Appleton	Town of Bowerbank	Town of Cherryfield	Town of Falmouth
Aroostook Valley Solid Waste Disposal	Town of Bradford	Town of Chester	Town of Farmingdale
Town of Arrowsic	Town of Bradley	Town of Chesterville	Town of Fayette
Town of Ashland	Town of Bremen	Town of Clifton	Town of Frankfort
Ashland Water & Sewer District	City of Brewer	Town of Clinton	Town of Franklin
Town of Atkinson	Town of Bridgewater	Coastal Recycling Corporation	Town of Freedom
City of Auburn	Brighton Plantation	Town of Columbia	Town of Freeport
Auburn Housing Authority	Town of Bristol	Town of Columbia Falls	Freeport Sewer District
Auburn Residential Development Corporation	Bristol/South Bristol Transfer Facility	Town of Cooper	Town of Frenchboro
Auburn Sewerage District	Town of Brooks	Coplin Plantation	Town of Frenchville
Auburn Water District	Town of Brownville	Town of Corinna	Town of Friendship
City of Augusta	Town of Brunswick	Town of Corinth	Town of Fryeburg
Town of Aurora	Brunswick and Topsham Water District	Town of Crawford	Garfield Plantation
Town of Baileyville	Brunswick Development Corporation	Town of Crystal	Town of Garland
Bangor Water District	Brunswick Sewer District	Town of Cushing	Town of Glenburn
Town of Bar Harbor	Town of Bucksport	Town of Cutler	Glenwood Plantation
Baring Plantation	Town of Burlington	Cyr Plantation	Town of Gorham
City of Bath	Town of Burnham	Dallas Plantation	Gorham Economic Development Corporation
Bath Water District	Town of Buxton	Town of Damariscotta	Town of Gouldsboro
Bayville Village Corporation	Town of Byron	Town of Dayton	Town of Grand Isle
Town of Beals	Town of Cambridge	Town of Deblois	Grand Lake Stream Plantation
Town of Beaver Cove	Town of Camden	Town of Dedham	Town of Gray
Town of Beddington	Town of Cape Elizabeth	Town of Dennysville	Town of Great Pond
City of Belfast	Town of Caratunk	Town of Detroit	Great Salt Bay Sanitary & Water District
Belfast Water District	City of Caribou	Town of Dexter	Town of Greenbush
Town of Belgrade	Caribou Utilities District	Town of Dixmont	Town of Greenville
Town of Belmont	Town of Carmel	Drew Plantation	Town of Guilford
Town of Benton		Town of Durham	Guilford-Sangerville Sanitary District
		Town of East Machias	

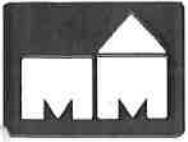


# MAINE MUNICIPAL ASSOCIATION

## Property & Casualty Pool Membership

*Current Members (462) as of 01/12/2017*

Guilford-Sangerville Water District	Town of Lakeville	Town of Merrill	Northern Oxford Regional Ambulance
City of Hallowell	Town of Lamoine	Mid Coast Solid Waste Corporation	Town of Northfield
Town of Hamlin	Town of Leeds	Mid-Coast Regional Planning Commission	Town of Northport
Town of Hammond	Town of Levant	Mid-Maine Solid Waste Association Inc	Northport Village Corporation
Town of Hampden	City of Lewiston	Town of Milbridge	Town of Oakland
Hampden Water District	Town of Liberty	Town of Milford	City of Old Town
Town of Hancock	Town of Limestone	Town of Minot	Town of Orient
Hancock County Planning Commission	Limestone Water & Sewer District	Monhegan Plantation	Town of Orland
Town of Hanover	Town of Limington	Monhegan Plantation Power District	Town of Orono
Town of Harmony	Town of Lincoln	Town of Monmouth	Orono-Veazie Water District
Town of Harrison	Lincoln Plantation	Town of Monroe	Town of Orrington
Harrison Water District	Lincoln Sanitary District	Town of Monson	Town of Otis
Town of Hartford	Lincoln Water District	Monson Utilities District	Town of Otisfield
Town of Hartland	Town of Lincolnville	Town of Montville	Town of Owls Head
Town of Haynesville	Town of Linneus	Town of Moose River	Owls Head, So.Thomaston & Thomaston SW
Town of Hermon	Town of Litchfield	Moro Plantation	Oxbow Plantation
Town of Hersey	Town of Livermore	Town of Mount Chase	Town of Palermo
Town of Hiram	Town of Livermore Falls	Town of Mount Desert	Town of Palmyra
Holbrook Joint Recreation	Town of Lowell	Mount Desert Water District	Town of Paris
Town of Holden	Lower Kennebec Regional School Unit 1	Town of Mount Vernon	Town of Parkman
Town of Hollis	Town of Lubec	Museum at Portland Head Light	Town of Passadumkeag
Town of Hope	Lucerne-in-Maine Village Corporation	Nashville Plantation	Passamaquoddy Water District
Town of Howland	Town of Ludlow	Town of New Canada	Town of Pembroke
Town of Hudson	Town of Lyman	Town of New Gloucester	Pembroke School Department
Town of Island Falls	Town of Machias	Town of New Limerick	Town of Penobscot
Town of Islesboro	Town of Machiasport	Town of New Portland	Penquis Solid Waste Corporation
Town of Jackman	Town of Madison	Town of New Sharon	Town of Perry
Town of Jackson	Magalloway Plantation	Town of New Sweden	Town of Phillips
Town of Jay	Town of Manchester	Town of Newburgh	Town of Phippsburg
Town of Jefferson	Manchester Sanitary District	Town of Newcastle	Town of Pittston
Town of Jonesboro	Town of Mariaville	Town of Newfield	Pleasant River Ambulance
Town of Kenduskeag	Marion Transfer Station Inc	Town of Newry	Pleasant River Solid Waste Disposal
Kennebec Regional Development	Town of Mars Hill	Town of Nobleboro	Town of Poland
Kennebec Sanitary Treatment District	Mars Hill Utility District	Town of Norridgewock	Town of Portage Lake
Kennebec Valley Reg. Waste Corp	Matinicus Isle Plantation	Town of North Berwick	City of Portland
Kennebec Water District	Town of Mattawamkeag	Town of North Haven	Town of Pownal
Kingsbury Plantation	Town of Maxfield	Town of North Yarmouth	City of Presque Isle
Town of Kittery	Town of Mechanic Falls	Northern Katahdin Valley Waste Disp.	
Kittery Water District	Mechanic Falls Sanitary District		
Town of Knox	Town of Meddybemps		
Lake George Corporation	Town of Medford		



# MAINE MUNICIPAL ASSOCIATION

## Property & Casualty Pool Membership

*Current Members (462) as of 01/12/2017*

Presque Isle Industrial Council	Town of Smyrna	Town of Turner	Windham Economic Development Corporation
Town of Princeton	Town of Solon	Town of Union	Town of Windsor
Princeton Water District	Solon Water District	Town of Unity	Town of Winn
Town of Prospect	Town of Somerville	Valley Recycling Facility Inc	Town of Winslow
Town of Randolph	Town of Sorrento	Van Buren Housing Authority	Town of Winter Harbor
Town of Rangeley	Town of South Berwick	Town of Vanceboro	Winter Harbor Utilities District
Rangeley Water District	South Berwick Sewer District	Town of Vassalboro	Town of Winterport
Town of Readfield	South Berwick Water District	Town of Veazie	Town of Winthrop
Reed Plantation	Town of South Bristol	Veazie Sewer District	Town of Wiscasset
Town of Richmond	City of South Portland	Town of Verona Island	Wiscasset Water District
Richmond Utilities District	Town of South Thomaston	Town of Vinalhaven	Town of Woodland
Town of Ripley	Town of Southport	Town of Waldo	Town of Woodville
Town of Robbinston	Town of Southwest Harbor	Town of Waldoboro	Town of Woolwich
Town of Rockport	Southwest Harbor Water/Sewer Dist.	Waldoboro Utility District	Town of Yarmouth
Town of Rome	Town of Springfield	Town of Wales	Yarmouth Water District
Town of Roque Bluffs	Town of Stacyville	Town of Wallagrass	Town of York
RSU 78 - Rangeley Lakes Regional School	Town of Standish	Town of Warren	York Sewer District
Rumford Water District	Town of Starks	Warren Sanitary District	York Water District
Town of Sabattus	Town of Stetson	Town of Washington	
Sabattus Sanitary District	Town of Steuben	Washington County Emergency Medical Services	
Town of Saint Agatha	Town of Stockholm	Town of Waterboro	
Town of Saint Albans	Town of Stockton Springs	City of Waterville	
Town of Saint Francis	Town of Stoneham	Town of Wayne	
Town of Saint George	Town of Stonington	Webster Plantation	
Saint John Plantation	Stonington Water Company	Town of Weld	
City of Sanford	Town of Stow	Town of Wellington	
Sanford Sewerage District	Town of Sullivan	Wells Emergency Medical Services	
Sanford Water District	Town of Surry	Town of Wesley	
Sanford-Springvale Dev. Corp.	Town of Swanville	Town of West Bath	
Town of Sangerville	Town of Sweden	West Forks Plantation	
Town of Scarborough	Town of Temple	Town of West Gardiner	
Scarborough Economic Dev. Corp.	Tenants Harbor Water District	Town of West Paris	
Town of Searsport	The Forks Plantation	Town of Westfield	
Searsport Water District	Town of Thomaston	Town of Westmanland	
Town of Sebec	Town of Topsfield	Town of Weston	
Seboeis Plantation	Town of Topsham	Town of Westport Island	
Town of Sedgwick	Town of Tremont	Town of Whitefield	
Town of Shapleigh	Town of Trenton	Town of Whiting	
Town of Sherman	Tri-Community Recycling and Sanitary Landfill	Town of Whitneyville	
Town of Shirley	Tri-County Solid Waste Management	Town of Willimantic	
Town of Sidney		Town of Windham	
Town of Smithfield			