

THE PAR-PLAN NEWS

ISSUE 103

JANUARY 2011

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Happy Holidays



From: The Par-Plan Board of Directors

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The Par-Plan News is published by the Michigan Township Participating Plan's Program Administrator:

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Although every effort to ensure the accuracy of information in this newsletter has been made, professional counsel should be sought before any action or decision is made based on material contained herein.

PAR-PLAN highlights participation for the MTA 58th Annual Education Conference 2011, Grand Rapids, Michigan

At a Glance – You're Invited!!!

PAR-PLAN Exhibit Booth

Wednesday, January 26, 2011
10:30 a.m. to 2:00 p.m.

Thursday, January 27, 2011
10:30 a.m. to 1:00 p.m.

Stop by the Par-Plan booth and meet with your Regional Risk manager and discuss what types of tailored property and casualty coverage we can offer your entity. Enjoy an ice cream bar and pick up some promotional give-aways.

Special Events and Fireworks Potential Liabilities – Make your event a fun and safe one.

Wednesday, January 26, 2011,
12:15 – 1:15 p.m. – Business Solutions
Session Grand Ballroom, DeVos Place

Presented by the Michigan Township Participating Plan Risk Control Service.

The PAR-PLAN Fun Night Tradition Continues.....

Wednesday, January 26, 2011
6 – 9 p.m.

“Night at the Museum”

The one event you do not want to miss! Enjoy the Par-Plan reception while all three floors of the museum are open to our attendees. Discover the streets of old Grand Rapids, with detailed recreations of the 1890's. Take a spin on the 1928 Spillman Carousel, complete with delightful horses or tour the halls of the museum while searching for hidden treasures from every letter of the alphabet A-Z!

Enjoy good company, hors d'oeuvres and beverages while attending our Par-Plan fun Night reception.

The MTA is providing busing to the museum. Buses will run every 10 minutes with a drop off at the museum beginning at 5:20 pm. Remember the event begins a 6:00 pm.

NOTICE OF BOARD OF DIRECTORS MEETING

The January quarterly Board of Directors meeting of the Michigan Township Participating Plan is scheduled for Tuesday, January 25th, 2011 at 3:00 p.m. in the Emerald Room located on the Concourse Level – 2nd floor, of the Amway Grand Plaza Hotel.

The Amway is located at 187 Monroe Avenue NW, Grand Rapids.

Par-Plan members are encouraged to attend.

Par-Plan Financial Statement Available

Your program's annual financial statement for the period June 30, 2009-2010 has been completed by UHY Advisors MI, Inc. and is now available to all members, for reviewing. You may access this report by visiting the Par-Plan's website: theparplan.com.

As in the past years, we are pleased with this year's analysis that supports the program's structure and operations.

Notice of Michigan Township Participating Plan Policy Change Effective January 1, 2011

The Michigan Township Participating Plan Board of Directors has issued a directive in procedural change. In an effort to allow the Par-Plan to continue to provide you tailored coverage, reasonable and competitive pricing and to allow us to respond to your changing needs, The Par-Plan we will be implementing the industry standard of requiring a 90 day written notice of intent to non-renew effective January 1, 2011. Please contact your Risk Manager for further details.

Don't Let Winter Wreak Havoc

By Leslie Powell, MTPP Risk Control Services

While properties in Michigan's climate can't escape the yearly onslaught of wind, ice, rain, and snow, winterizing programs can work proactively to shield buildings from winter's weather. Because each structure's situation, climate, usage, and components are different, with the right protective and reactive maintenance programs in place, winter need not take a significant toll on building integrity.

With a modest expenditure of energy toward planning and prevention, you can stay ahead of the weather and avoid shelling out for serious repairs come spring. Invest a few hours developing your winterizing program checklist and log book, which can act as a quick reference guide as you prepare each year for the winter months. Collect and store information on maintenance evaluations, planning, repairs, and methods. Use photographs and list needed repairs so that these can be scheduled and completed before the cold weather.

The trick is to plan ahead, so that liability concerns and emergency situations don't force hasty decisions. With the right preparation, winter maintenance can be simple, cost effective, and efficient.

Tips for winterizing

Freezing pipes: Frozen water pipes can cause water pressure build-up between the ice blockage and the closed faucet at the end of a pipe, which leads to pipes bursting.

- Set the heat on un-occupied buildings no lower than 55 degrees and perform periodic building checks
- Fit exposed pipes with insulation sleeves or wrapping to slow heat transfer
- Seal cracks and holes in outside walls and foundations near water pipes with caulking



Ice Dams: An ice dam is an accumulation of ice at the lower edge of a sloped roof, usually at the gutter. When interior heat melts the snow on the roof, the water will run down and refreeze at the roof's edge, where temperatures are much cooler.

- Keep the roof/attic well ventilated
- Keep the attic floors well insulated to minimize the amount of heat rising through the attic from within the building.
- Clean the gutters – clogged drains can form ice dams



Zone 1

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Calumet Township
(906) 337-2410

Zone 2

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Kinross Charter Township
(906) 495-5381

Zone 3

Pat Mead
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Zone 4

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Grayling Charter Township
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Zone 5

Don Hilton, Sr.
Gaines Charter Township
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Zone 6

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Beaverton Township
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Zone 7

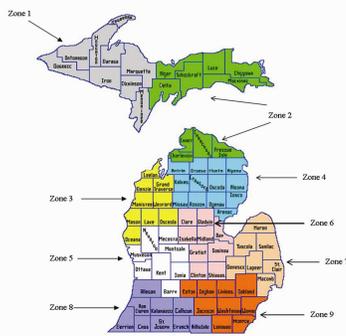
William Walters
City of Brown City
(810) 346-2325

Zone 8

Ronald Reid, Vice Chairman
Kalamazoo Charter Township
(269) 330-0321

Zone 9

William Bamber, Secretary
Oceola Township
(517) 546-3259



I work for you....

Sharon Linenfelser, Vice President, Midwest Claims Service, Inc. - Michigan Township Participating Plan

A few of you may know me by name, or maybe by face, but many of you may not know me at all. My initial contact with any given member of the Par-Plan is likely to be when a lawsuit first arrives at the offices of Midwest Claims Service, Inc. (“Midwest”), where I work. Upon receipt of the lawsuit, I will place a call to the member contact to let you know that the matter has been assigned to me to manage and to advise you of the name of the attorney (chosen from our Michigan appointed counsel roster) who has been assigned to defend you in the lawsuit. Although much of your communication from this point forward is between you and appointed defense counsel, you are always welcome and encouraged to contact me to discuss any questions or concerns you may have. It is important that you have an understanding of the coverage provided to you, as well as an overall knowledge of the lawsuit that we are defending for you.

As a Vice President assigned to the Par-Plan program, I am responsible for overseeing the litigation filed against all Par-Plan members. My responsibilities include reviewing and analyzing coverage, establishing and monitoring the files’ financial reserves, communicating with appointed defense counsel on case strategy and authorizing the settlement of the lawsuits that we defend on your behalf.

In addition to managing the litigation for the Par-Plan, I also communicate with your insurance agent to answer questions or concerns they may have relative to liability issues and coverage matters. Additionally, I report to the Par-Plan Board of Directors at its’ Quarterly and Annual Board meetings to advise them of high exposure cases within the program. Although I spend much of my time in the Midwest office, I also travel throughout the state of Michigan attending facilitations and settlement conferences on Par-Plan matters.

Help me work more efficiently for you. In the event you are sued, please do the following:

Forward the lawsuit to claims@midwestclaims.com immediately upon being served. I also recommend that you forward a copy to your insurance agent and Township attorney as well.

Make sure that all Township Board Members and Township employees know what a Summons & Complaint is so that if he or she is served with a Summons & Complaint (a.k.a. a lawsuit); they know the importance of forwarding the lawsuit to the necessary parties immediately.

Please get our approval or approval of defense counsel before you talk to anyone about the lawsuit, especially news reporters.

In addition, please contact us at any time if you have questions or concerns.

Please feel free to call me as I do welcome your questions and comments. I can be reached at 1.800.225.6561, ext. 3087 or slinenfelser@midwestclaims.com.

Sharon Linenfelser is Vice President at Midwest Claims Service, Inc., the Third Party Administrator for the Michigan Township Participating Plan (“Par-Plan”). Sharon has been working as in-house counsel on the Par-Plan program since 2002. She received her Bachelor of Science Degree (in Criminal Justice) from Wayne State University in 1994 and her Juris Doctorate degree from the University of Detroit Mercy School of Law in 1998.

