

THE PAR PLAN NEWS

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INSIDE THIS ISSUE:

Welcome Township Officials	1-2
Ice Skating Rinks	3
Firefighter Certification Requirements	3
Par Plan Quarterly BOD meeting	4



Welcome Township Officials to your new term of office.

By: Barbara J. Stevenson, Par Plan Zone 4 Director

On November 20, 2012, recently elected and experienced alike, you all took office pledging your oath to constituents and the community. As Township Officers you will soon realize the overwhelming depth of your responsibilities as public officials.

As Township Officers, we are charged with relating to our communities history (the Past), maximizing our Township's immediate services (the Present), and securing our homeland's posterity (the Future). It matters not if you're returning to office or if you're newly elected, there will be adjustments and questions, and the realization that you are being observed by your public. You have officially stepped into the arena of risk management. You are now committed to running a business and providing for the safety of your employees and welfare of the community becomes your central responsibility. Among other things, this means that local governments have a duty to identify and address risks that affect their communities. Whoa, was that what you understood when you decided to run? Wrapped up in the "magic" of the first day, is also the mystery of duty. Where do you go for advice?

Remember, though, that you are not an island, but a part of a larger program. There are over 6000 other elected officials ready to assist and advise. Also, you will find many organizations ready to train or provide experienced guidance. Draw that circle around you bigger and bigger until you find the help you need to succeed.

The Michigan Township Participating Plan (Par Plan) is one of those organizations. Founded in April of 1985 under the legislation Public Act 138, to provide a stable market for the property and casualty insurance needs for governmental entities that were paying exorbitant prices for limited coverage.

Now in our 28th year of operation with a 96% member retention rate it is obvious the Par Plan is Public Officials serving Public Officials. Governed by a nine member Board of Directors of public officials just like you; has proven and continues to be a unique member driven program that is constantly evolving to partner with and meet the needs of governmental entities. The Board of Directors continually monitor the program to determine how and what can be done to help our membership maintain their long-term obligations to their communities. We live and work in Michigan just like you do.

The Par Plan's comprehensive risk management program will assist you in your day to day operations. As a member of the Michigan Township Participating Plan Property and Casualty Dividend Program, you will receive our personalized one on one service.

- * Our Regional Risk Managers are professionally trained in public entity insurance needs.
- * Our Underwriting staff realizes that not all public entities are alike and they will personally tailor coverage to your specific requirements.
- * Our Risk Control Representatives are available to assist you in identifying and analyzing your loss exposures and will assist you in managing such exposures.
- * Our Claims Department stands ready to assist you if and when an incident turns into a claim. They are available to you throughout the entire process to arrive at a fair, balanced and timely resolve.

In 2011 the Michigan Township Participating Plan brought to our members our Risk Reduction Grant Program (RRGP). This new enhancement allows for us to continue to partner with our members and foster an effective risk management and loss control program that will assist you in applying effective risk management techniques.

Our new structure also allows for our members to be part of a group experience dividend plan.

remember...

**"The Par Plan is Public Officials
serving Public Officials"**

Again, if you are new to the arena of public service, the Par Plan is the program to assist you with your insurance and risk management needs. Stop by our booth #118 at the MTA January 2013 conference and speak with your Regional Risk Manager for further information.

Ice Skating Rinks: Creating a Fun Activity for Residents!

By: *Jerry Adair, MTPP Risk Control Field Representative*



Now that we have gotten a taste of winter and our minds shift to cold weather activities, some municipalities are busy preparing their ice skating rinks. While

skating rinks are a lot of fun, they present unique challenges for the safety of the public. The municipality has two options for creating a seasonal skating rink, land based or natural water source.

If the municipality chooses to build a land based skating rink, the design should provide for a defined skating area that includes barriers to restrict access to ensure the safe and orderly entry/exit from the skating area. If the municipality has hours of operation in the evening they should install lighting so that all areas of the ice designated for skating is adequately illuminated.

The municipality should give special attention to the condition of the ice surface by conducting documented daily inspections/maintenance to ensure that the surface is smooth, free of defects such as holes/cracks and clear of obstruction. Ice depth must be of sufficient thickness to ensure that blades cannot penetrate the ice to allow contact with the base.

Once your ice rink is completed, the municipality needs to post rules for use of the ice rink, the hours of operation as well as the warning “DANGER, SKATE AT YOUR OWN RISK”. The rules should clearly prohibit users of the ice rink from jumping objects, playing hockey (unless there are designated areas or times) and any other activity that may be inherently dangerous.

The municipality must have an emergency plan in place that addresses the ice skating rink. If the ice skating rink is supervised, the monitor should be equipped with a telephone or radio for emergencies. The municipality should establish an access point for emergency services if a need to provide medical care to rink users should arise.

While some municipalities may choose to build a skating rink on a natural water source, the Risk Control Department **strongly discourages** this practice due to that fact that ice does not develop uniformly or evenly. Ice thickness can range from 12 inches thick to 1 inch thick within a 10 foot area due to current fluctuations and water depth. Factors such as wind, new snow, fluctuations in the weather temperature greatly affect the load capacity of the ice.

These basic actions will assist the municipality in reducing the possibility of physical injury to rink users. The municipality should consider contacting your Risk Control Department prior to opening an ice rink. The Risk Control Department has experience addressing liability issues and is a useful resource to reduce your municipality’s liability exposure.



Firefighter Certification Requirements Reminder

By: *Tom Lindeman, MTPP Risk Control Field Representative*

We want to extend a reminder regarding the requirements for volunteer and paid part-time firefighter certification. As stated by the Michigan Firefighters Training Council Act 291 of 1966, volunteer and part-time fire personnel are required to complete training certification within 24 months of hire. Under the act, there are no exceptions and it is not allowable for non-certified firefighters to continue services of any kind with the department. Firefighters who have not completed this required certification within the 24 month time allowance cannot be included on the department roster and must be suspended from the department until their certification is completed.

These requirements are mandated by the State of Michigan. Active firefighter personnel that have not met the certification requirements present a severe liability exposure for your municipal entity and could jeopardize its governmental immunity if a loss occurs.

If you have any questions regarding firefighter training requirements, please contact the Risk Control Department or you may speak directly to the State of Michigan director of the Office of Fire Fighter Training (OFFT), a division of the State of Michigan Department of Licensing and Regulatory Affairs. The director may be able to help with available training classes and locations as well as clarification of the training requirements. The director can be reached at:

Joseph Grutza, Director
Bureau of Fire Services/OFFT
P.O. Box 30700
Lansing, MI 48909
(517) 241-8847

Additional information regarding training certification requirements and details, class site locations and schedules, etc. can be viewed on the Michigan.gov website by visiting the Licensing and Regulatory Affairs (LARA) site at Michigan.gov/lara and selecting the Bureau of Fire Services tab on the left side of the homepage.

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See you at the MTA 2013 Conference

We hope that all the Par Plan members have marked their calendars and plan on attending the 60th Michigan Township Association's Annual Educational Conference & Expo coming up January 22nd—25th, 2013. As always, this convention offers many educational workshops as well as a little fun.

- **Be sure to stop by our booth and meet with your regional risk manager.**
- **The Par Plan Risk Control Services will be presenting a Business Solutions session on:**

Liabilities issues affecting Fire Service today. Is your Township ready to defend its liability in the area known as the big "Failure To...?" Areas that will be addressed are; training, personnel issues, maintaining Township owned emergency equipment, buildings and the ability to defend driving records for personnel authorized to operate emergency vehicles. *Presented by Michigan Township Participating Risk Control Representatives Jerry Adair and Michael Gombos.*

Par Plan Fun Night - Always a great time! Marriott Renaissance Ballroom, Level 4 Time: 6-9 p.m.

Join us at "Club Par Plan" a 1920's inspired speak easy. We will travel back to one of the most infamous periods in our countries history. Only the who's who of public officials and those in the know will be lucky enough to gain entrance. Once inside you will be treated to an unforgettable evening of fun casino games, great music, and swing dancing along with special appearances by some of the period's most famous personalities. So arrive early and remember to "Speak Easy" we don't want the feds getting wind of this.



Notice of Quarterly Board Meeting

The January quarterly board of directors meeting of the Michigan Township Participating Plan is scheduled for Tuesday, January 22, 2013. This meeting will be held at the Marriott Renaissance, Greco Room located on level 4 beginning at 9:00 a.m.

All members are invited to attend.

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