



THE PAR-PLAN NEWS

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NOTICE OF QUARTERLY BOARD MEETING

The next quarterly board of directors meeting of the Michigan Township Participating Plan is being held at the Soaring Eagle Resort located at 6800 Soaring Eagle Boulevard, Mt. Pleasant, Michigan.

The meeting is scheduled to be held in the Fox Room on Friday, April 4, 2003 at 9:00 a.m..

Members are in invited to attend.

UPCOMING BOARD OF DIRECTORS ELECTION

DIRECTORS

Term: July 1, 2002
Through June 30, 2003

ZONE 1

Paul Lehto, Secretary
Calumet Township
(906) 337-2410

ZONE 2

Marvin Besteman, Jr.
Kinross Charter Township
(906) 495-5381

ZONE 3

Pat Mead
Benzonia Township
(231) 882-4411

ZONE 4

Terry Wright
Grayling Township
(989) 348-4361

ZONE 5

Jim Beelen
Allendale Charter Township
(616) 895-6295

ZONE 6

Jon Sherwood
Beaverton Township
(989) 465-9176

ZONE 7

John Jones
Ira Township
(586) 725-0263

ZONE 8

John Buckhout, Vice Chairman
Charter Township of Kalamazoo
(616) 381-8080

ZONE 9

Bob Skrobola, Chairman
Pittsfield Township
(734) 822-3140

During the next several months, member representatives will be electing Zone Representatives to serve on the Par-Plan Board of Directors. This year Zones 2, 5, & 8 are up for regular election with representatives serving three year terms. Zones consist of the following counties:

Zone 2 Alger, Delta, Schoolcraft, Luce, Mackinac, Chippewa

Zone 5: Ottawa, Kent, Ionia, Muskegon, Montcalm, Oceana, Newaygo, Mecosta, Mason, Lake, Osceola

Zone 8: Kalamazoo, Allegan, Barry, Eaton, Van Buren, Calhoun, Berrien, Cass, St. Joseph, Branch

Each member of the Par-Plan should designate a person to serve as the Member Representative. The designated person serves as the Member Representative to the Par-Plan and only Member Representatives are eligible to serve on the Par-Plan Board of Directors.

If you are uncertain of your eligibility to run for the Zone Representative or the procedure to vote, please contact the Chairman of the Election Committee, Joe Kreusel at (810) 765-5523, or the Par-Plan office at (800) 783-1370.

The election committee has set the following election timetable:

April 15th Nomination forms mailed to zone members

May 6th Nomination forms must be postmarked to receive consideration

June 2nd Election ballots mailed to all zone members

June 20th Election ballots must be postmarked to receive consideration

June 30th Election ballots counted

July 10th Par-Plan Annual Business Meeting
Mackinac Island, Michigan

INSURANCE TO VALUE

By David Kensler, Program Administrator

An often-overlooked aspect of insuring your individual property such as buildings and their contents is how to properly determine its actual current insurable value. Insurable value should not be confused with assessed value for taxation purposes. Instead, insurable value is determined by a number of factors such as: age, construction, location, occupancy, and current condition.

By taking these factors and adding in such variables as inflation, local labor rates, local climate, and current building codes, one can determine with accuracy what it would cost to duplicate that building today.

Most of the buildings in the Par-Plan are insured on a replacement cost basis. By carefully determining the current insurable value, that limit should be adequate to completely replace the building and its contents in the event of an insured loss.

As was mentioned in a past issue of the Par-Plan News, the Par-Plan through its administrator, Kenrick Corporation, has several companies and individuals throughout the state currently doing a complete valuation of all of our 1500+ members at no additional cost to our membership. This value added benefit is obviously a huge undertaking and will have taken a total of 3.5 years to complete. We are pleased to announce that we have only about one year to go and should complete this task by April of 2004.

The data that is gathered is transmitted to the Par-Plan office in Auburn Hills where all the variables are taken along with digital photographs of each location and are used in generating an appraisal report for each member. Once the report is generated it is sent to your local regional risk manager to review with each member. Should any changes be indicated by the report, the member can advise us how they wish to handle their individual situation.



PAR-PLAN ZONING SEMINAR UPDATE:

The Michigan Township Participating Plan along with Midwest Claims Service and Par Plan Appointed Counsel conducted two Zoning Workshops during the MTA Educational Conference. Our evaluation summary offered positive feedback with over 118 attendees. The overall program, content and speakers were rated as excellent. The information presented identified the basic functions of township officials, planning commissions, and ZBA Boards and what they can do to assist the municipality in containing and controlling their zoning liability exposures.

The Par -Plan extends our appreciation to those individuals involved in the presentation of the seminars. Thank you to Rita Evans, Vice President, MTPP Risk Control, Jim Youngblood, President—Midwest Claims Service, William Fahey, Partner and Brian Goodenough, Partner—Foster, Swift, Collins & Smith, P.C. and Paul LeBlanc, President—Langworthy Strader LeBlanc & Associates, Inc.

MICHIGAN TOWNSHIP PARTICIPATING PLAN Brings “E” to Detroit

The Michigan Township Participating Plan hosted the Wednesday night reception during the MTA’s 50th Conference Anniversary.

The Par-Plan brought Elvis to Detroit for a grand Las Vegas Style Review. Everyone had a great time.