



# THE PAR-PLAN NEWS

## Par- Plan News Editorial Staff:

- Pat Mead**-Benzonia Township  
Benzie County
- John Buckhout**-Kalamazoo Township  
Kalamazoo County
- Jon Sherwood**-Beaverton Township  
Gladwin County
- Bob Skrobola**-Pittsfield Township  
Washtenaw County

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## PAR-PLAN'S 18th ANNUAL BUSINESS MEETING

*By John Buckhout, Zone 8 Director*

The Michigan Township Participating Plan held its Annual Business Meeting on Thursday, July 10, 2003 at the Grand Hotel on Mackinac Island.

After the meeting was called to order and directors were seated, annual reports were given by the plan's administrator , service providers, legal counsel, reinsurers and accounting firms.

Administrator, David Kensler reported on the growth of the Par-Plan program. The program currently has 1530 members with 147 new members joining the program within the last year. The Plan's retention ratio is 98.6% and remains the largest program of municipal insurers in the United States. The MTPP member break-down is a follows:

|                         |      |                                  |    |
|-------------------------|------|----------------------------------|----|
| • Townships             | 1125 | • Housing Commissions            | 33 |
| • Villages              | 120  | • Water/Sewer Facilities         | 34 |
| • Cities                | 30   | • Parks/Recreational Authorities | 72 |
| • Fire Departments      | 79   |                                  |    |
| • Ambulance Authorities | 9    |                                  |    |
| • Libraries             | 29   |                                  |    |

**DIRECTORS**  
Term: July 1, 2003  
Through June 30, 2004

\*\*\*\*\*

**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  
(269) 381-8080

**ZONE 9**  
Bob Skrobola, Chairman  
Pittsfield Township  
(734) 822-3112

**PAR-PLAN SEATS NEW OFFICERS AND COMMITTEES**

**COMMITTEE MEMBERS JULY, 2003 - JUNE, 2004**

**EXECUTIVE - REINSURANCE – PUBLIC RELATIONS COMMITTEE**

Bob Skrobola, Chairman  
John Buckhout, Vice Chairman  
Paul Lehto, Secretary

**ELECTION POLICY & BY-LAWS COMMITTEE**

Joe Kreusel, Chairperson  
John Jones  
Marvin Besteman  
Terry Wright

**ADVERTISING & NEWSLETTER COMMITTEE**

Pat Mead, Chairperson  
John Buckhout  
Jon Sherwood  
Bob Skrobola

**CONVENTION & ANNUAL MEETING COMMITTEE**

Jim Beelen, Chairperson  
Jon Sherwood  
Marvin Besteman  
John Jones

**BUDGET & FINANCE COMMITTEE**

Paul Lehto, Chairperson  
John Buckhout  
Bob Skrobola  
Marvin Besteman

**FIRE \ EMS COMMITTEE**

Jim Beelen, Board Liaison  
Terry Wright, Alternate Board Liaison  
Chief Chet Kasper, Chairman

**LAW ENFORCEMENT COMMITTEE**

Jim Beelen, Board Liaison  
Terry Wright, Alternate Board Liaison  
Captain Tony Lightfoot, Chairman

**PERSONNEL COMMITTEE**

Bob Skrobola, Chairperson

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MIDWEST CLAIMS SERVICE  
15<sup>TH</sup> ANNUAL CLAIMS ATTORNEY SEMINAR  
*By James Youngblood*

On September 10, 11 & 12, 2003, Midwest Claims Service held their 15<sup>th</sup> annual Claims Attorney Seminar at Lost Arrow Resort in Gladwin, Michigan. This annual event gives the appointed attorneys and Midwest Claims staff an opportunity to discuss litigation strategy and review changes in Michigan statutes and case law that have an impact on claims and litigation handled by Midwest. This seminar also gives the team of appointed attorneys an opportunity to work together for the common goal of providing the best possible service to the members of the Michigan Township Participating Plan.

Midwest Claims Service has a Claims Advisory Council that is made up of members of our appointed counsel. The purpose of the Council is to meet with Midwest management and legal staff to prepare the agenda for the seminar. Please visit our web page for information on the firms that represent the members of the Plan. ([www.midwestclaims.com](http://www.midwestclaims.com))

The following topics were on the agenda:

- Riparian Rights The Road Ends
- Little Known Statutes that Cause Big Problems
- HIPAA
- Litigation Strategy
- Pending Case Review
- Zoning Litigation
  - Mediation
  - Preparing for a Defense on a Zoning Claim
  - Use of Experts
  - Depositions of Public Officials
- Employment Litigation
  - Preparing for a Defense on an Employment Claim
  - Breach of Contract Claims – Coverage

Midwest Update.

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MIDWEST CLAIMS SERVICE  
**ATTORNEY OF THE YEAR AWARD 2003**  
Brian Goodenough Esq.

What has been described in the past as the “Stanley Cup” award of Midwest Claims Service, the Attorney of the Year Award is bestowed on one of our appointed counsel for outstanding service to Midwest Claims and the Par Plan. It is always difficult to select one attorney from our appointed counsel team for this prestigious award, as all the attorneys do an excellent job in protecting the interest of Midwest Claims and members of the Par Plan.

This year we have selected Brian Goodenough, who is a Partner with the firm of Foster Swift in Lansing, Michigan as our Attorney of the Year. Brian has been appointed counsel for a number of years and has been instrumental in assisting Midwest Claims and The Par Plan in conducting seminars on zoning and land use issues. Brian worked with Midwest Claims and the Par-Plan on developing a program that was presented at the MTA Educational Convention in January of this year. The evaluation from the public officials that attended the MTA Educational program on Planning and Zoning was excellent. Brian is very responsive to any request from the staff of Midwest Claims and has assisted Kenrick Corporation in conducting seminars for the benefit of the Plan.

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The recently completed Insurance Bureau Audit of the Par-Plan that was a topic of an article in our last newsletter contained two items that Lansing wanted us to specifically state to the membership. The reinsurance treaties that support the coverage provided to our membership contain a number of provisions. The two specific items are:

1. The treaties state that if the Program Administrator is changed and they do not approve of the replacement administrator, they have a right to cancel the treaties.
2. If the loss ratio of the program exceeds 73% at the end of the first treaty year, they are not obligated to renew the treaty for the second year of the treaty agreement.

Both of these provisions have been contained in the programs reinsurance treaties for several years. The Par-Plan board has no problem and is comfortable with these terms.

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ASK BOB!!

What is the total value of all property insured by the Michigan Township Participating Plan Program?????

\$2,660,000,000.00