

**RATIFIED**

**Michigan Township Participating Plan
Quarterly Board of Directors Meeting
October 23, 2020 – 9:00 a.m.
Bavarian Inn & Virtual via TEAMS
Frankenmuth, Michigan**

Call to Order: Chairman, Bill Walters called the meeting to order at 09:00 a.m.

Roll Call: Secretary Linda Preston took roll call.

Directors Present

Paul Lehto, Zone 1
Kathleen English, Zone 2
Glen Lile, Zone 3
Diane Randall, Zone 4
Judy Maike, Zone 5
Gary Brandt, Zone 6
Bill Walters, Zone 7
Linda Preston, Zone 8
William Bamber, Zone 9

Directors Absent

None

Service Providers Present

Thomas Harmeyer, TMHCC Public Risk Group
Chris Skarinka, TMHCC Public Risk Group
Jennifer Venema, TMHCC Public Risk Group
Jeffrey McCray, TMHCC Public Risk Group
Greg Zarotney, TMHCC Public Risk
Brendan Clifford, TMHCC Public Risk Group
Paul Anderson, TMHCC Public Risk
Jeffrey Desrosiers, TMHCC Public Risk
Theresa McNally, TMHCC Public Risk Group
Catarina DeSchutter, TMHCC Public Risk Group
Troy Meadows, Oliver Wyman
Pat Gregory, UHY
Ashley Higginson, Miller Canfield

Guests Present

Jennifer Grieco, Altior Law P.C.
Kevin Decker

Minutes of Last Meeting: Linda Preston, Secretary

William Bamber motioned to accept the minutes of the July 15th, 2020 Quarterly/Annual Board of Directors meeting as presented. Glen Lile supported.
Secretary Linda Preston took a roll call vote.

Paul Lehto - Yea
Kathleen English - Yea
Glen Lile - Yea
Diane Randall - Yea
Judy Maike - Yea
Gary Brandt - Yea
Bill Walters - Yea
Linda Preston - Yea
William Bamber - Yea
All in favor. Motion carried unanimously.

Minutes of Last Meeting: Linda Preston, Secretary

Glen Lile motioned to accept the minutes of the July 23rd, 2020 Special Board of Directors meeting as presented. Gary Brandt supported.

Secretary Linda Preston took a roll call vote.

Paul Lehto - Yea
Kathleen English - Yea
Glen Lile - Yea
Diane Randall - Yea
Judy Maike - Yea
Gary Brandt - Yea
Bill Walters - Yea
Linda Preston - Yea
William Bamber - Yea

All in favor. Motion carried unanimously.

Old Business:

There was no old business.

New Business:

Recognitions: Chris Skarinka, TMHCC Public Risk Group

Chris Skarinka addressed the board regarding the passing of Al Wallace. A moment of silence was taken to acknowledge all that he has done for the Michigan Township Participating Plan.

Chris then introduced Jenifer Venema as the new Program Administrator. He gave a brief background of her history in service to the Par Plan as well as her professional career. Jennifer expressed excitement for joining the MTPP administration team. She explained her continued role with the Risk Control team as well as the Par Plan.

Jennifer eluded to the addition of HR Pilot. The Par Plan is able to offer this service to the members at no cost. This is a great benefit to the members and will be launched in the coming months.

Welcome Legal Counsel Scott R. Eldridge: William Walters, Chairperson

Chairman Walters introduced the new attorney for the Michigan Township Participating Plan.

The board may vote on accepting legal counsel. Welcomed as interim legal counsel. Miller Canfield recommended Scott Eldridge as the new MTPP legal counsel. Chairman Walters recommended that the plan hire him as a full-time attorney.

Glen Lile motioned to hire Scott Eldridge as interim legal counsel, allowing for the executive committee to discuss. Linda Preston supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea
Glen Lile - Yea
Diane Randall - Yea
Judy Maike - Yea
Gary Brandt - Yea
Bill Walters - Yea
Linda Preston - Yea
William Bamber - Yea
All in favor. Motion carried unanimously.

2020 Year-End Oliver Wyman Actuarial Report: Troy Meadows, Oliver Wyman

Troy Meadows presented the Oliver Wyman report to the board and administrative staff. They looked at the underwriting results of the past year.

Troy explained that dividends were projected to be distributed in the coming 2021 year. The loss ratio was increased due to the large claims that were seen for the last two years. It is unfortunate but as it stands now there will not be any dividends distributed in the 2021 year. He elaborated on the way that the dividend program works and helped the group to come to an even better understanding of the program.

2020 Year-End UHY Financial Report: Pat Gregory, UHY

Pat Gregory reported on the Financial Statements as presented. The packets were passed out to the board as well as the administration staff. Pat noted that the Plan is in a very healthy financial state. This is primarily due to the items not purchased in the past fiscal year because of the COVID19 outbreak. They have made updates to the balance sheet to account for the reimbursement of premium if a policy is canceled. It is now

William Bamber motioned to receive and file the 2020 UHY Financial report. Diane Randall supported.
Roll call vote.

Paul Lehto - Yea
Kathleen English - Yea
Glen Lile - Yea
Diane Randall - Yea
Judy Maike - Yea
Gary Brandt - Yea
Bill Walters - Yea
Linda Preston - Yea
William Bamber - Yea
All in favor. Motion carried unanimously.

2020 Annual Bureau CAFR Filing: Jennifer Venema, TMHCC Public Risk Group

Jennifer reported that the annual CAFR filing will be submitted by the end of October. All required documents and information has been received by the MTPP administrative office. The filing will take place by October 31.

William Walters requested clarification on the CAFR audit signature. Pat Gregory assured the board that it was signed and will be submitted.

Quarterly Financial Update: Theresa McNally, TMHCC Public Risk Group

Theresa reported on the Financial Statements as presented. She elaborated on the financial state and explained the handouts to the board members. The most notable trend was the small amount of outgoing expenses due to the COVID19 pandemic.

Historically the 1st quarter has the lowest impact on the finances. The grant rewards is the most notable expense. In regard to the MTA we are expecting less cost this year due to the accrued expenses carried over from the 2020 cancelation.

1st Quarter Large Loss Report: Brendan Clifford, TMHCC Public Risk Group

There are 23 loss open claims (greater than \$100K at the close of the 1st quarter this year for the Michigan Township Participating Plan. There are 6 large loss claims have been closed with 7 claims added during that time period.

2020 Off the Road Regional Meetings: Jennifer Venema, TMHCC Public Risk Group

Jennifer Venema informed the board of the "Off the Road" MTA Regional meetings for 2020. Due to the current meeting restrictions, the MTA are hosting two virtual conferences for their annual "On the Road" meetings. Both meetings have taken place in the past two weeks. Both were widely successful, and it was a helpful experience to become familiar with online meeting.

January 2021 Quarterly Meeting Date/Location: Jennifer Venema, TMHCC Public Risk Group

Jennifer requested that the January Board meeting take place in a location close to the administrative office to accommodate overnight travel restrictions. Friday January 22nd at 9am the meeting will take place at the Double Tree in Bay City MI.

Linda Preston motioned to host the January 2021 quarterly board meeting at the Doubletree in Bay City Mi. Glen Lile supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

2021 MTA Annual Conference: Jennifer Venema, TMHCC Public Risk Group

Jennifer Informed the board that the MTA Annual Conference may take place virtually in 2021 if there are still restrictions in place on meeting size at that time. The platform used for the Regional Showcases will be the same platform used for the conferences, so the team has practice with it already.

Diane requested clarification on Jennifer's position with the Michigan Township Association. Jennifer elaborated on her support for the MTA.

Distribution of BoD Policy Manuals: Jennifer Venema, TMHCC Public Risk Group

Jennifer noted that the administration staff is working on creating the manuals. It is anticipated that they will be distributed before or at the January board meeting.

MTPP Website Redesign and Launch Date: Jennifer Venema, TMHCC Public Risk Group

Jennifer stated that the link for the website was emailed out to the board for final review. If there are any changes requested before the launch in November, they are to be emailed to Jennifer and will be updated.

Update on Laptop Purchase and Distribution: Jennifer Venema, TMHCC Public Risk Group

Jennifer Venema noted that the laptops are not scheduled to ship until December 9th. It is the hope to have them distributed by the January board meeting.

Committee Reports:

Executive: William Walters

Bill Walters reported that the committee has not met since the last board meeting.

Bylaws-Election: Glen Lile

Glen noted that the committee met on September 2020 to review the bylaws and update them.

Glen Lile motioned to accept the September Bylaws committee meeting minutes as presented. Diane Randall supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried.

William Walters noted that legal counsel will be reviewing the bylaws before the January 2021 meeting.

Glen Lile motioned to table the bylaws for the next scheduled board meeting after legal review. Gary Brandt supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Budget: William Bamber

William Bamber reported that the committee has not meet and there are no updates.

Newsletter: Linda Preston

Linda Preston reported that the September 2020 newsletter was published and mailed. It was well received by our insureds.

Diane requested that the HR pilot be advertised in the upcoming newsletters to get the message out to the insureds.

Law Enforcement Policy Review Committee: Glen Lile

Glen Lile stated that the March Law Enforcement committee met September 17-18. The committee went over 8 policies in total.

Policy, 006, 010, 011, 020, 024, 033, 053 all approved with changes.

Policy 004 was tabled for further review at the March 2021 meeting.

Gary Brandt motioned to approve the updated Policy review Committee Bylaws as presented. Glen Lile supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Linda Preston and Diane Randall expressed their excitement for attending the past meeting. They both noted the extensive expertise the members of the committee have.

Glen Lile motioned to the minutes for the Law Enforcement Policy Review Committee as presented.

William Bamber supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Glen Lile motioned to approve the updated Law Enforcement policies as presented. William Bamber supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Fire/EMS Policy Review Committee: William Walters

William Walters stated that the March Law Enforcement committee met September 17-18. The committee went over 11 policies in total.

Policy 603, 604, 304, 306, 103, 211, 225, 104, 404, 226, 510 all approved with changes.

Policy 309 & 601 were tabled for further review at the March 2021 meeting.

Linda Preston motioned to the minutes for the Fire/EMS Policy Review Committee as presented. Glen Lile supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Diane Randall motioned to approve policy the updated Fire/EMS policies as presented. Gary Brandt supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

William Bamber - Yea

All in favor. Motion carried unanimously.

Convention/Annual Meeting: Linda Preston

Linda Preston noted that this is the first time the MTA conference has been canceled.

Grant: Glen Lile

Glen Lile reported that the 19th cycle of the Risk Reduction Grant Program opened on October 1st. The committee is hoping that the next meeting to review the Grants received will take place in December 2020.

Fund Investment: William Bamber

William Bamber reported on the funds available in the investment account. He noted that the statements are emailed to all board members on a monthly basis.

General Discussion / Public Comment

William Bamber noted that there are alternates on each committee. He noted that the alternate is not a member of a committee. He noted that in the last Bylaws committee meeting, they were encouraged to vote. This also happened in the September Policy Review committees. Bamber explained that the alternate is not able to show up to the meeting because then it makes it a majority of the board and therefore has to be declared as a board meeting.

William Walters noted that all committees are advisory boards and their function is to come to the board with their conclusions for final approval.

William Bamber noted that in all future committees will have only three members with one alternate as a safeguard to ensure there is no quorum.

All board members gave their views on the structure for all future committee meetings.

Linda Preston expressed the boards deepest sympathies to the family of Al Wallace.

William Walters announced that he will be stepping down from Policy Review committee and placing Diane Randall in his place. He also will be stepping down from the Risk Reduction Grant committee and placing Linda Preston in his place.

Glen noted that the New and Lost members report was not on the agenda. Glen requested that we add a column on how long the member has been with the Par Plan. He also requested that the premium be published in the report as well. This will better enable the board to contact the members to see why they left and to encourage them to rejoin.

Glen Lile moved to adjourn. Linda Preston supported. Roll call vote.

Paul Lehto - Yea

Kathleen English - Yea

Glen Lile - Yea

Diane Randall - Yea

Judy Maike - Yea

Gary Brandt - Yea

Bill Walters - Yea

Linda Preston - Yea

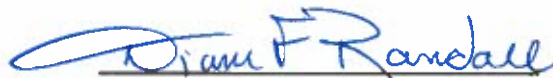
William Bamber - Yea

All in favor. Motion carried unanimously.

Adjournment: Chairman, William Walters called adjournment at 10:15 a.m.

Chairman Walters stated that if attended in person, this is declared as a two-day meeting. For those attending virtually it is a one-day meeting.

Date Ratified: 1-22-2021


Diane Randall, MTPP Secretary