

**A REGULAR MEETING**

Of The

**TRAVERSE CITY LIGHT AND POWER BOARD**

Will Be Held On

**TUESDAY, June 8, 2010**

At

**5:15 p.m.**

In The

**COMMISSION CHAMBERS**  
(2<sup>nd</sup> floor, Governmental Center)  
400 Boardman Avenue

Traverse City Light and Power will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting/hearing upon notice to Traverse City Light and Power. Individuals with disabilities requiring auxiliary aids or services should contact the Light and Power Department by writing or calling the following.

Stephanie Dommer,  
Administrative Assistant  
1131 Hastings Street  
Traverse City, MI 49686  
(231) 932-4543

Traverse City Light and Power  
1131 Hastings Street  
Traverse City, MI 49686  
(231) 922-4940

Posting Date: 06-4-10  
4:00 p.m.

**PLEDGE OF ALLEGIANCE**

**1. ROLL CALL**

**2. CONSENT CALENDAR**

*The purpose of the consent calendar is to expedite business by grouping non-controversial items together to be dealt with by one Board motion without discussion. Any member of the Board, staff or the public may ask that any item on the consent calendar be removed therefrom and placed elsewhere on the agenda for full discussion. Such requests will be automatically respected. If an item is not removed from the consent calendar, the action noted in parentheses on the agenda is approved by a single Board action adopting the consent calendar.*

A. Consideration of approving minutes of the Regular Meeting of May 25, 2010.

B. Consideration of approving the 2010-11 Insurance Renewal. (Arends)

**3. OLD BUSINESS**

A. Traverse Bay Economic Development Corporation presentation. (Tino Breithaupt)

**4. NEW BUSINESS**

None as of June 4, 2010

**5. REPORTS AND COMMUNICATIONS**

A. From Legal Counsel:

None as of June 4, 2010

B. From Staff:

- (1) Verbal update re: Study Session scheduled for June 15, 2010. (Rice)
- (2) Verbal update re: all staff quarterly meeting scheduled for June 25, 2010. (Rice)
- (3) Presentation of the TCL&P Biomass Project Development Schedule. (Feahr)

C. From Board:

None as of June 4, 2010

**6. PUBLIC COMMENT**

/sd

**TRAVERSE CITY  
LIGHT AND POWER BOARD**

Minutes of Regular Meeting  
Held at 5:15 p.m., Commission Chambers, Governmental Center  
Tuesday, May 25, 2010

**BOARD MEMBERS -**

Present: Mike Coco, Linda Johnson, John Welch, John Snodgrass, Ralph Soffredine, Jim Carruthers

Absent: John Taylor

**EX OFFICIO MEMBER -**

Present: R. Ben Bifoss

**OTHERS:** Ed Rice, Tim Arends, Stephanie Dommer, Jim Cooper, Karen Feahr

The meeting was called to order at 5:15 p.m. by Chairman Coco.

**2. CONSENT CALENDAR**

Moved by Vice Chair Johnson, seconded by Soffredine, that the following items, as recommended on the Consent Calendar portion of the agenda, be approved:

A. Consideration of approving minutes of the Regular Meeting of May 11, 2010.

CARRIED unanimously. (Taylor absent)

**3. OLD BUSINESS**

A. Moved by Vice Chair Johnson, seconded by Welch, that the Light and Power Board approves adding the staff position of Generation Project Manager, Grade 4, with a pay range of \$65,568 to \$85,392 plus benefits.

Public Comment:

-Tom Karas, 8801 Section Line Road, Michigan Energy Alternatives Project

Roll call:

Yes – Soffredine, Snodgrass, Welch, Johnson, Coco

No – Carruthers

CARRIED.

**4. NEW BUSINESS**

A. Moved by Vice Chair Johnson, seconded by Welch, that the Light and Power Board authorize the Executive Director to enter into a License to Launch Agreement with Lyfmotiv Adventures that provides access to the Boardman River across Light and Power property; subject to approval as to substance by the Executive Director, and as to form by Counsel.

Public Comment:

-Eric Clone, 205 Garland St., Boardman Paddle and Pedal

CARRIED unanimously. (Taylor absent)

**5. REPORTS AND COMMUNICATIONS**

B. From Staff:

- (1) Karen Feahr provided an update on the MMEA meeting.
- (2) Ed Rice provided an update on the MPPA meeting.
- (3) Ed Rice spoke regarding a study session to discuss Energy Optimization scheduled for June 15, 2010.
- (4) Jim Cooper spoke regarding the Smart Commute Week.

C. From Board:

- (1) Commissioner Carruthers spoke regarding the Maritime Heritage Alliance boat auction scheduled for June 5, 2010.

**6. PUBLIC COMMENT**

-Tom Karas, 8801 Section Line Road, Michigan Energy Alternatives Project

The meeting adjourned at 6:54 p.m.

/sd

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Edward E. Rice, Secretary  
LIGHT AND POWER BOARD



TRAVERSE CITY  
LIGHT & POWER

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To: Light and Power Board  
From: Tim Arends, Controller *TA*  
Date: June 1, 2010  
Subject: 2010-11 Insurance Renewal

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The Michigan Municipal League (MML) has submitted its proposal for liability and property insurance for fiscal year 2010-11 in the amount of \$69,781. Attached is an Executive Overview from MML describing their company, the insurance process, and a list of benefits of pooling with MML.

The insurance cost for L&P has decreased over each of the past four years (2007-08 - \$120,698; 2008-09 - \$102,605; 2009-10 - \$75,564). Even though in 2009-10 we added to our policy coverage of \$2.7 million for the Gray Sub Station and another \$1.4 million to cover the Fiber Optic System, our insurance costs for the upcoming fiscal year are 7.6% lower than last year. As reported by MML, the main reason for the decrease is that Light & Power and the City are enjoying a lower experience factor due to its favorable claim history.

Staff recommends that the Board accept this proposal and authorize payment to MML for 2010-11 Property & Liability Insurance. If the Board is in agreement with staff's recommendation the following motion would be appropriate:

**MOVED BY \_\_\_\_\_, SECONDED BY \_\_\_\_\_,**

**THAT THE LIGHT AND POWER BOARD APPROVE PAYMENT TO THE MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL IN THE AMOUNT OF \$69,781 FOR FISCAL YEAR 2010-11 LIABILITY AND PROPERTY INSURANCE.**



# michigan municipal league liability and property pool

May 21, 2010

Mr. Timothy Arends, Controller  
**Traverse City Light & Power**

Re: Light and Power Renewal Premium for 2010-2011.

Your renewal premium represents a decrease of approximately 7.6%. Below is your premium breakdown by Line of Insurance Coverage.

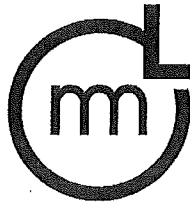
Over all, Light & Power's premium decreased \$5,783 due to the Pool rates being reduced and the combined experience factor (based on your claim history) for the City of Traverse City and Traverse City Light & Power.

<b>Line of Coverage</b>	<b>2009/2010 Premium</b>	<b>2010/2011 Premium</b>	<b>2009/2010 Deductible</b>	<b>2010/2011 Deductible</b>
General Liability	\$11,952	\$8,508	\$0	\$0
Errors & Omissions	\$32,014	\$27,988	\$0	\$0
Property	\$14,974	\$20,487	\$5,000	\$5,000
Inland Marine – Mobile Station	\$316	\$316	\$1,000	\$1,000
Excess Liability 1 mm x 1 mm	\$7,894	\$6,155	N/A	N/A
Excess Liability 3 mm x 2 mm	\$8,414	\$6,327		
<b>Total</b>	<b>\$75,564</b>	<b>\$69,781</b>		

The Michigan Municipal League Liability and Property Pool appreciates your 25 years of membership and we are committed to providing you with the best comprehensive coverage and service.

Sincerely,

Connie M. Monson  
MML Account Executive



michigan municipal league

# Liability & Property Pool

## Proposal For The City of Traverse City

Presented By:

Connie M. Monson  
Meadowbrook® Insurance Group, Service Provider  
877-370-8892

May 21, 2010

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*This proposal is intended to be only a summary of coverages and services. For specific details on coverage terms and conditions, please refer to the Michigan Municipal League Liability and Property Pool coverage document.*



# Executive Overview

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The Michigan Municipal League Liability and Property Pool is administered by the Risk Management staff of the Michigan Municipal League, and serviced by Meadowbrook Insurance Group. Since 1982, the Pool has been a stable source of comprehensive municipal insurance and risk management services. It is financially secure and positioned for long-term stability.

The **City of Traverse City** has been a Pool member since **July 1, 1985**.

The League administrative staff and the dedicated Pool staff at Meadowbrook Insurance Group are municipal insurance experts. Municipal risk management is our only business, and we're proud of it!

The Pool provides insurance coverage designed specifically for Michigan municipal exposures, combined with a package of loss control programs, claims administration, legal defense and membership services that you won't find anywhere else in Michigan.

This quotation is based on the limits of coverage requested by the **City of Traverse City**. Higher limits may be available, subject to underwriting review by Pool Management. Please submit requests for higher limits in writing to your Account Executive. Your request will be considered by Pool Management.

The insurance and related services described more fully in this proposal are being offered to the **City of Traverse City** for an annual premium of **\$346,342**.  
**Traverse City Light & Power** for an annual premium of **\$69,781**.  
**Total combined annual premium \$416,123.**

\* **OPTIONAL QUOTE: Sewer & Drain Backup Liability**  
**\$27,988 additional premium for \$100,000 annual aggregate sublimit.**

We encourage you to compare the Pool with our competition. Compare us based on price, coverage, service, financial security, experience and commitment to municipal risk management. When you do, the advantages of Pool membership become clear.

Thank you for being a Pool member. We look forward to servicing your risk management program for many years to come.

## **Our Mission**

**To be a long-term, stable, cost-effective risk management alternative for members of the Michigan Municipal League Liability and Property Pool.**

# Introduction

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## ***What You Can Expect Of Us***

- ✓ A commitment to learn, understand and respond to your insurance needs;
- ✓ Continuous planning and innovation in product development and service delivery;
- ✓ Products that meet your needs in terms of price, coverage and service;
- ✓ Prompt, accurate, and courteous response to your questions, problems and claims; and
- ✓ Knowledgeable and professional staff serving your needs consistently and with integrity.

## ***Your Pool Insures More Than . . .***

- |                                |                                    |
|--------------------------------|------------------------------------|
| ✓ 400 Public Entity Members    | ✓ 197 Law Enforcement Agencies     |
| ✓ 17,685 Employees             | ✓ 22 Electric Utilities            |
| ✓ 2,550 Elected Officials      | ✓ 26 Municipal Marinas             |
| ✓ 110 Fire Departments         | ✓ 4,340 Miles of Streets/Roads     |
| ✓ 7,200 Vehicles               | ✓ \$3.1 Billion of Property Values |
| ✓ 200 Water Service Operations | ✓ 175 Sewer Operations             |

These local communities are current Pool members:

Village of Elk Rapids  
Village of Mancelona  
City of Harbor Springs  
City of East Jordan  
City of Charlevoix

# City Of Traverse City Coverage and Cost Summary

Effective 7/1/2010 - 7/1/2011

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$5,000,000	N/A	\$0
Sewer Back-Up Sublimit	No Coverage	N/A	N/A
Personal Injury Liability (Coverage B)	\$5,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$5,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	\$5,000,000	N/A	\$0
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$0
Fire Legal Liability	\$100,000	N/A	N/A
Dam Liability	No Coverage	N/A	N/A
Marina Operator's Liability	No Coverage	N/A	N/A
Per Vessel:			
Automobile Liability (Coverages A and B)	\$5,000,000	N/A	\$0
# Vehicles	Comp	Coll	
136	\$500	\$1,000	
Agreed Amount, if applicable 5 Vehicles for a total of \$2,554,021			

*Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$5,000,000 regardless of the number of coverages involved in the occurrence.*

Property - Blanket Basis	\$124,268,180	N/A	\$5,000
Property - Limited Replacement Cost, if applicable	\$0	N/A	\$0
Earthquake	\$2,000,000	\$2,000,000	\$5,000
Flood (Except for Members located in Flood Zone A, AO, AH, A1-A999, AE, or AR)	\$1,000,000	\$1,000,000	\$5,000
Personal Effects and Property of Others	\$500	\$2,500	\$1,000
Extra Expense	\$400,000	N/A	\$0
Valuable Papers	\$125,000	N/A	\$1,000
Loss of Rents	\$100,000	N/A	\$0
Loss of Income	\$100,000	N/A	\$0
Accounts Receivable	\$100,000	N/A	\$1,000
Demolition/Increased Cost of Construction	\$100,000	N/A	\$1,000
Boiler and Machinery	Included	N/A	\$5,000
Expediting Expense	\$100,000	N/A	\$1,000
Fine Arts	\$1,050,000	N/A	\$1,000
Ornamental Trees, Shrubs, Plants or Lawns	\$5,000	\$10,000	\$1,000
Computer Equipment and Media	\$557,916	N/A	\$1,000
Channel 99 Television Broadcasting Equipment	\$44,340	N/A	\$1,000
Commission Chambers Presentation Equipment	\$16,968	N/A	\$1,000
Contractors Equipment	\$3,100,000	N/A	\$1,000
Fire Equipment	\$1,632,000	N/A	\$1,000
Mobile Station (light & Power)	\$375,708	N/A	\$1,000
Voting Equipment	\$119,885	N/A	\$1,000
Zoo Train Floater	\$110,408	N/A	\$1,000
Comprehensive Crime Coverage			
Employee Dishonesty Blanket/Faithful Performance	\$100,000	N/A	N/A
Money and Securities Inside	\$100,000	N/A	N/A

# City Of Traverse City Coverage and Cost Summary

Effective 7/1/2010 - 7/1/2011

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Money and Securities Outside	\$100,000	N/A	N/A
Money Orders and Counterfeit Paper	\$100,000	N/A	N/A
Depositors Forgery	\$100,000	N/A	N/A
<b><u>Bonds</u></b>			
Bond #: A     Treasurer	\$250,000	N/A	N/A
Bond #: B     Deputy Treasurer	\$100,000	N/A	N/A
Bond #: C     Cashier Clerk #1	\$100,000	N/A	N/A
Bond #: D     Cashier Clerk #2	\$100,000	N/A	N/A

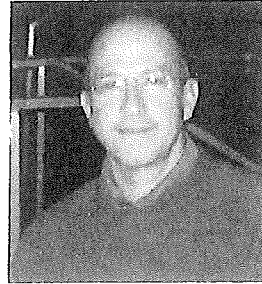
*Only one deductible applies to claims involving two or more property coverages.*

**The Michigan Municipal League Liability and Property Pool is pleased to offer all coverages and services described in this proposal for an annual premium of \$416,123.**

## *Your Team of Experts*



**Connie Monson**  
Municipal Account Executive  
231- 276-6499



**Michael J. Forster**  
Pool Administrator  
(734) 669-6340



**Ellen Skender**  
248-204-8582

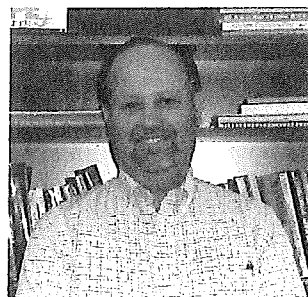


**Joan Opett**  
248-204-8579

### **Customer Service Representatives**



**Tom Weed**  
Claims Supervisor  
(616) 942-0311, ext. 4123



**Rod Pearson**  
Loss Control Supervisor  
(248) 204-8036

## ***Benefits of Pooling with the MML***

- ✓ Proven long-term availability and stability
- ✓ Broad coverage document written specifically for Michigan municipalities
- ✓ Services tailored to unique needs of Michigan municipalities
- ✓ Member assets controlled by an elected Board of municipal officials
- ✓ Equitable rating based on Pool experience in Michigan
- ✓ Aggressive defense strategy – positive impact on case law
- ✓ Professional, dedicated, and experienced local management, oversight and service
- ✓ Decisions made and problems resolved by a group of your peers
- ✓ Investment income and underwriting surplus used to benefit members
- ✓ Lower expenses through tax-exempt and non-profit status
- ✓ Special loss avoidance training sessions including:
  - ✓ Safety aspects of emergency vehicle operations
  - ✓ Accident investigation for supervisors
  - ✓ Confined spaces training

**The advantages of pooling can be summarized by:**

**Service + Control + Value**

### ***The City of Traverse City Has . . .***

- ✓ 124,268,180 total values for real and personal property (including TCLP)
- ✓ 31 Law Enforcement Officers
- ✓ 136 Vehicles
- ✓ 5 Fire/Rescue Vehicles with Agreed Values

### ***Increased Liability Limits***

We cannot guarantee the adequacy of any limit of liability. Due to the following factors, it may be prudent to consider higher limits:

- ✓ Increased jury awards in your jurisdiction
- ✓ Increased litigation trends
- ✓ Protection of tax base against judgments in excess of your policy limits

# Highlights of Coverages Provided

## Who Is Insured?

The Pool member entity, elected and appointed officials, employees and authorized volunteers, and any person officially appointed to a Board or Commission

## General Liability

In addition to standard liability coverages (bodily injury, property damage, products and completed operations) the Pool provides coverages that municipalities need on an **occurrence basis with no aggregate liability limits**:

- ✓ Liability resulting from mutual aid agreements
- ✓ Premises medical payments
- ✓ Host liquor liability
- ✓ Fire legal liability for real property
- ✓ Watercraft liability, owned less than 26' and non-owned less than 50'
- ✓ Ambulance and EMT malpractice
- ✓ Special events ***excluding*** -
  - Fireworks
  - Liquor Liability
  - Mechanical Amusement Rides
- ✓ Athletic participation liability
- ✓ Employee benefit liability
- ✓ Cemetery operations coverage
- ✓ Pollution coverage for Hazardous Response Teams
- ✓ Marina Operators coverage available
- ✓ Up to \$10 million in liability limits available

## General Liability Exclusions . . .

The following is a partial list of general liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution (except for Hazmat operations).
- ✓ Nuclear energy / nuclear material hazards
- ✓ Aircraft Liability
- ✓ Breach of contract
- ✓ Failure of dams
- ✓ Backup of Sewers and Drains (exception -- \$100,000 Annual Aggregate Sublimit for Sewer and Drain Liability)
- ✓ Criminal activity / Intentional acts with knowledge of wrongdoing
- ✓ Medical malpractice for doctors and physicians
- ✓ Contractual Liability
- ✓ Failure to supply utilities
- ✓ Expected or intended injury
- ✓ Electromagnetic radiation



## **Public Officials Liability Coverage**

"Wrongful Acts", including intentional acts, defined as any actual or alleged error, misstatement, act of omission, neglect or breach of duty including:

- ✓ Neglect of duty
- ✓ Zoning defense and land use litigation
- ✓ Malfeasance
- ✓ Violation of civil rights
- ✓ Discrimination
- ✓ Employment practices
- ✓ Misfeasance
- ✓ Cable TV broadcasting

## **Public Officials Liability Exclusions**

The following is a partial list of public officials' liability coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Pollution and Nuclear Energy
- ✓ Fraud, dishonesty, intentional and criminal acts
- ✓ Failure to purchase coverage or adequate coverage
- ✓ Return of governmental grants or subsidies
- ✓ Intentional acts with knowledge of wrongdoing
- ✓ Eminent domain / takings
- ✓ Illegal profit
- ✓ Labor union actions
- ✓ ERISA violations
- ✓ Backup of Sewers and Drains

## **Personal Injury & Advertising / Broadcasters Liability Coverage**

- ✓ Mental anguish and stress
- ✓ Libel, slander or defamation of character; violation of an individual's right of privacy
- ✓ Proactive services for non-monetary damage claims

## **Police Professional Liability Coverage**

Police Professional Liability coverage is contained within the General Liability and Public Official Liability Coverage Parts

- ✓ Discrimination
- ✓ Violation of civil rights
- ✓ Jail operations
- ✓ False arrest, detention or imprisonment, or malicious prosecution
- ✓ Wrongful entry or eviction or other invasion of the right of private occupancy
- ✓ Assault or battery
- ✓ Improper service of suit
- ✓ Coverage assumes officers act with intent

## Property Coverage

In addition to covering buildings, contents and personal property, the Pool provides:

- ✓ Blanket coverage -- All member-owned property insured (unless specifically excluded)
- ✓ Coverage based on ownership rather than on a "schedule on file" avoids coverage gaps due to errors or oversight
- ✓ Property of others in custody of the Member for which the Member has an obligation to provide coverage
- ✓ Boiler & Machinery coverage, including Boiler certification inspections
- ✓ Replacement Cost or Actual Cash Value available
- ✓ Fungal Pathogens (Mold) Limited Coverage
- ✓ Demolition/increased cost of construction
- ✓ No coinsurance
- ✓ Valuable papers
- ✓ Loss of Rents
- ✓ Property in the open
- ✓ Extra expense
- ✓ Expediting expense

## Property Exclusions

The following is a partial list of property coverage exclusions. Consult the coverage document for the complete listing:

- ✓ Nuclear reaction/ contamination
- ✓ War
- ✓ Cyber Risk
- ✓ Fungal Pathogens (Mold) excess of sub-limit
- ✓ Failure to supply utilities
- ✓ Transmission Lines and Poles
- ✓ Dishonest acts
- ✓ Acts of Terrorism
- ✓ Wear and tear
- ✓ Computer failures/ viruses

Only one deductible applies to claims involving two or more property coverages.

## **Comprehensive Crime Coverage**

- ✓ Employee Dishonesty/ Faithful Performance of Duty coverage provided on a blanket basis
- ✓ Loss Inside the Premises
- ✓ Loss Outside the Premises
- ✓ Money Orders/ Counterfeit Currency
- ✓ Depositors Forgery
- ✓ Up to \$500,000 limits available
- ✓ Peak Season, Obligee, Official Bond and Oath, Position Fidelity Bond endorsements available

## **Automobile Coverage Highlights**

### **What Is Covered?**

Coverage is afforded while operating land motor vehicles, trailers or semi-trailers designed for travel on public roads.

### **Auto Coverages Provided**

- ✓ Michigan No-Fault Coverage, includes mini-tort coverage for no extra charge
- ✓ Excess protection for use of personal automobile for municipal business
- ✓ Uninsured motorist for municipally owned vehicles
- ✓ Underinsured motorists
- ✓ Non-owned and hired auto
- ✓ Comprehensive - actual cash value basis
- ✓ Collision - actual cash value basis
- ✓ Volunteer firefighter auto accident liability coverage
- ✓ Agreed value coverage for emergency vehicles is available

# Pool Risk Management Services

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- ✓ Review and service of all municipal insurance matters
- ✓ Public entity experts address various liability issues
- ✓ Aggressive, member-oriented defense strategy
- ✓ Former police officials address law enforcement risks
- ✓ Physical inspection by municipal loss control engineers
- ✓ Training video library available to members
- ✓ Law enforcement risk control programs (LEAF and LERC)
- ✓ Property appraisal services available

## **Member Education**

- ✓ Land use litigation awareness programs
- ✓ Sidewalk liability reduction programs
- ✓ Sexual harassment awareness training
- ✓ Hiring and employment practices
- ✓ Confined spaces entry training
- ✓ Barricading safety training
- ✓ Blood borne pathogens
- ✓ Liability issues for fire and EMS
- ✓ Occupational health concerns
- ✓ Back injury prevention

## **Online Services**

[www.mml.org](http://www.mml.org) (click on the *Insurance* button) – offers Pool members an outstanding resource for municipal risk management information and self-help tools in one attractive, simple-to-navigate location. File a claim on line. Download your renewal application. Request a loss control service visit. E-mail us a question. Other services available online include:

- ✓ Publications, including Risk Management Newsletter
- ✓ Loss Control Tools, including: Tip Sheets (PERC\$) & Law Enforcement Newsletter
- ✓ MML Pool Financial Statements
- ✓ Board of Director action items
- ✓ General Policies
- ✓ Coverage Document
- ✓ Frequently Asked Questions
- ✓ Staff and Director Profiles

In order to access the *Members Only* section of the Pool website, you need a Password and User ID, which you can get by calling Jennifer Orr (MML staff) at (734) 669-6341

# Membership Responsibilities

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Membership in the Michigan Municipal League Liability and Property Pool provides numerous benefits. Likewise, individual members have certain responsibilities to the other members, which are detailed in the Intergovernmental Contract. The following is a summary of the membership responsibilities. Please refer to the Intergovernmental Contract, Articles 5 and 6, for more information.

- ✓ If a Member intends to leave the Pool, the Member must send a written notice to the Pool at least 60 days prior to its next renewal date.
- ✓ A Member must pay its premium when due. The Pool must give each member 20 days written notice of intent to terminate membership for nonpayment of premium. Payment of premium before the 20 days notice is effective will entitle the Member to reinstatement.
- ✓ Members must maintain membership or associate membership status in the Michigan Municipal League.
- ✓ A Member will allow attorneys employed by the Pool to represent the Member in defense of any claim made against the Member within the scope of coverage provided by the Pool. A Member will cooperate with the assigned attorneys, claims adjusters, service company or other agents of the Pool relating to the defense of claims for which the Pool is providing coverage.
- ✓ A Member will follow loss reduction and prevention measures established by the Pool.
- ✓ A Member will report to the Pool as promptly as possible all incidents that the Member reasonably believes may result in a claim against the Member.

## **Your Peers are Members**

---

*"Thank you for the time that you spent helping Grand Rapids Township with insurance issues in the past several years. It has been so easy to work with you and the other offices of the League. I look forward to working with you again. Thanks."*

**Janice K. Hulbert, Clerk**  
Grand Rapids Charter Township  
October 4, 2006

*"I enjoy the relationship I have with you and the individuals that serve us and appreciate the education in risk management that you all continue to offer. I am a better manager with the MML Liability & Property Pool as part of my team..."*

**Denise M. Parisian, Village Manager**  
Village of Dimondale  
February 15, 2007

*"...We have been a member of both programs (the Liability & Property Pool and the Workers' Compensation Fund) for a number of years and have always enjoyed excellent services and coverage.*

*Because of the poor economic conditions, we felt that it was necessary to at least look at alternative insurance products. After careful review, I found that the Pool and Fund products were superior, many times exceeding coverage provided by other traditional carriers. It would be easy to decide to be insured with a lower cost alternative. However, in the end, the cost of claims handling and uninsured coverage would far exceed any short-term savings.*

*...we have always received very quality services."*

**Kevin M. Welch, City Manager**  
City of Tecumseh  
February 5, 2008

*"On behalf of the City of Ionia, I would like to thank you and the Pool for continuing to provide the City, and all Pool members, with quality insurance and risk management services. The City continues to be a proud member and subscriber of the Pool's services and programs.*

*During the course of my municipal career I have had the opportunity to be exposed to a full range of the services that the Pool offers. I have also been involved in major losses and found that the Pool was prompt and fair in responding to the community's needs.*

*... Again, thank you for the quality services that you and the Pool provide."*

**Jason Eppler, City Manager**  
City of Ionia  
February 12, 2007



**TRAVERSE CITY**  
**LIGHT & POWER**

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**To:** Light and Power Board  
**From:** Karen Feahr, <sup>KEF</sup> Energy Supply Manager  
**Date:** June 8, 2010  
**Subject:** Biomass Project – Preliminary Schedule

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The attached Gantt chart shows a high level preliminary schedule for the proposed wood-fueled biomass project.

