



# MPIC PROPERTY POINTERS

SEPTEMBER 2021

## KEEPING UP WITH CHANGES

With more than half of MPIC's insureds scheduled to receive renewal quotes between December 1, 2021, and February 28, 2022, it's important that we reinforce the importance of updating and accounting for changes in your municipal property schedule.

MPIC and our agents provide multiple avenues to report changes in property schedules to us. These include reporting the changes to your agent, through MPIC's Asset Management System (AMS) Portal located at [www.mpicwi.com](http://www.mpicwi.com), or contacting an MPIC representative directly.

We encourage you to thoroughly review and compare your statement of values and renewal quotation provided by MPIC. By doublechecking that these lists match, we can ensure that all your assets will be accurately recorded for insurance purposes. If you note any unrecorded additions or deletions, be sure to relay those discrepancies.

Most common areas where changes are likely to be overlooked:

- ✔ **Contractors' equipment**
- ✔ **Street lights**
- ✔ **Traffic signals**
- ✔ **Improvements/Additions to buildings**

If you have any questions about how to report changes to MPIC, you can contact either your agent or MPIC for assistance.

## EVOLVING OR CHANGING?

*By Blair Rogacki, CEO*

As we all begin to return to regular business meetings, conferences, and live interaction, I'm anxious to get the MPIC team back out with MPIC's insureds. Thankfully, in August we were finally able to attend our first large-scale conference with the Wisconsin Municipal Clerks Association, and we are looking forward to seeing everyone again soon.

COVID has changed the way that most companies and institutions are operating. But these reactionary changes were not designed or implemented to improve the way systems operated, but rather to ensure that the tried-and-true systems could return in the future.

So, examining my initial question about change vs evolution, how does the growth of MPIC during the last six years fit in? Throughout MPIC's existence, we have strived to constantly improve our products and services. I believe these improvements are not changes, but rather an evolution in the mission and design of MPIC's insurance coverages and service goals.

Evolution is defined as a gradual directional change leading to a more advanced or complex form, growth, or development. This differs from change, which is simply the process of becoming different. While evolution, includes change, it is a more thoughtful and designed method of change that, in the case of MPIC, has desires on developing something newer, better, and more client focused.



Our latest change brings the introduction of MPIC's newest team member, Underwriting Manager, John Vose. John will be leading MPIC's underwriting efforts and working closely with myself and Brian Bergman. Please take a moment to welcome John when you call into MPIC or see us at a live event.

We are excited to be entering our seventh year of operation. Whether you have been with us since the beginning or just a few months, "Thank You!" MPIC truly prides itself on listening to you and evolving to meet your needs.

**Municipal Property Insurance Company is specifically designed to serve as more than just an insurer; MPIC also acts as a service partner that provides the highest quality insurance product and ancillary services to municipalities.**



A Cooperative Corporation Between WMMIC, CVMIC, and LWMMI

## AN OUNCE OF PREVENTION



With every changing of our clocks for Daylight Saving Time, we're reminded to check our smoke detector batteries. Unfortunately, there's no simple mechanism for you to apply to your municipal property.

We can offer several suggestions for Preventive Maintenance (PM) and property inspection guidelines that may help you stay on top of conditions that may lead to property damage.

- **Establish a recordkeeping system that outlines the age and status of all property and major sub-systems**
  - Roofing and Siding
  - Electrical, Mechanical (HVAC), and Plumbing
  - Doors and Windows
  - Fire Prevention – Including Suppression Systems and Fire Extinguishers
- **Develop a schedule for inspecting each system at least annually**
- **Implement a methodology for reporting deficiencies and making repairs**

Weather is the leading cause of loss to buildings, and seasonal weather changes most often affect exterior systems. So, what can you do to stay ahead of and prevent damage caused by seasonal changes?

- **Inspect gutters and downspouts, making sure all are clear**
- **Inspect roofing, especially lower areas around gutters and drains**
- **Perform annual maintenance and system check on back-up generators**
- **Check sump pumps and any battery backup systems**
- **Confirm that exterior doors and windows are functioning and sealing correctly**

We often take for granted that our buildings are always "service ready," because nothing is glaringly wrong. By investing in PM and regular inspections, we can stay ahead of potential problems that might require significant downtime and investment, or possibly a large insurance loss that disrupts operations.

## CLAIMS CORNER



No one expects property damage, but it is an unfortunate reality. MPIC is here to make restoring your damaged property as quick and painless as possible. If you find yourself having to file a claim, please visit the MPIC website to download and complete the Loss Reporting Form under the Claim Reporting tab. From there you can email, fax, or mail the completed form and any additional documentation to our claims team and they'll be in contact with you as soon as possible. The quicker you report your claim, the quicker MPIC can make you whole.

### What should you include in the loss reporting form and email?

- ✓ **Date of loss**
- ✓ **Physical address of the loss location**
- ✓ **Contact person who can discuss the loss with MPIC (phone and email)**
- ✓ **Photos**

In addition to the key items above, if your loss was caused by faulty parts, please hold onto those parts until the MPIC claims team gives the OK to dispose of them.

### Claims Reporting and Contact Information:

Fax: (612) 766-3099

E-mail: [claims@mpicwi.com](mailto:claims@mpicwi.com)

Mail: MPIC, 9701 Brader Way, Ste. 301, Middleton, WI 53562

Toll-Free Phone: (877) 278-4165



SHARE YOUR EXPERIENCE OR IDEAS WITH US! Email [policy@mpicwi.com](mailto:policy@mpicwi.com)

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