



MPIC PROPERTY POINTERS

SEPTEMBER 2022

RENEWAL CHECKLIST

For many of MPIC's insureds your policy renewal is right around the corner. You may be wondering what you can do to get ready. Here are some steps you can take to prepare for your policy renewal:

- ✔ Verify your Statement of Values is correct (MPIC can provide you an Excel version if desired)
- ✔ Check with department heads for any additions, deletions, or major changes in value on their properties and equipment
- ✔ Verify any endorsement limits (fine arts, specific limit properties, vacancy clause, etc.)
- ✔ Verify loss payees
- ✔ Think about deductible options
- ✔ Consider additional coverages (golf courses, fine arts, employee tools, bridges, pier and wharf, business income, etc.)
- ✔ Use your agent and/or MPIC as a resource! We're here to make your job easier!

With a million other things going on don't let this one stress you out. Please give us a call. We're happy to help guide you through your renewal process.

SEASONS OF CHANGE AND CHALLENGE

Chants of "Go Pack Go!" have begun resonating across the state of Wisconsin. September 22 marked the official end of summer, and along with this official seasonal change, most insureds as well as MPIC have moved past the summer storms and are starting to plan for the soon-to-arrive winter season.

There's no question that the summer's storm season was more damaging and challenging than we've experienced in many years. MPIC helped more than 117 insureds resolve more than \$4,250,000 in weather-related damage claims in 2022. By volume, this means that weather-related losses made up 34% of MPIC's claims count and more than 54% of all claim payments. While these claims represented a financial challenge, they also provided MPIC an opportunity to showcase our claim-handling resources and ability to help our insureds return to normal operations.

If you find your community has experienced property damage from wind, snow, ice, water, or any other peril, remember that MPIC's staff is a resource you can enlist to help resolve your property damage problems. Oftentimes, the loss you're experiencing is something that we've worked with before and have a strategy to address.

MPIC's mission has always been, and continues to be, helping our insureds return to normal operations as quickly and painlessly as possible. Weather-related damage can present unique challenges that often require intervention from construction and remediation professionals. MPIC's claims staff is uniquely experienced in this area to help you re-establish operations promptly and safely.

TRAFFIC CONTROL DEVICES, SIGNS & HYDRANTS

The changing colors of fall encourage many of us to gather together in the family car or roll out the Harley to enjoy a fun ride through the many scenic areas in our beautiful state. As we travel out of our city, village, or town, we typically drive through a number of traffic lights, pass the many road signs that help guide and inform us, and might even notice those bright red hydrants placed on roadsides for our protection. During our drive, we focus on and take pleasure enjoying the variety and vibrancy of the scenery and fall colors yet, during our trip, we barely notice or remember the traffic lights, signs, or hydrants that we passed on our journey.

Unfortunately, traffic control devices, signs, and hydrants are three of the most common pieces of property that also go unremembered when municipalities inventory their Property in the Open (PITO). We frequently see Statements of Value (SOV) that have no signs, traffic lights, traffic control boxes, or hydrants listed under PITO. These devices can be costly to repair, especially in today's world where hit-and-run drivers or drivers without insurance damage them and the municipality is left with the repair bill.

Go out and enjoy the fall colors. When you get back, take a few minutes to double check your SOV to make sure your signs, traffic control devices, and hydrants are not missed.

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

NAIL POPS AND ASPHALT ROOFS

By Richard T. Abbott, PE, SE, Abbott Consulting Forensics and Design

A protruding nail is a common problem found on asphalt shingle roofs. The roofing industry refers to these as nail pops. The image below shows a typical nail pop. The nail actually pops up and out of the wood deck causing the shingle to be lifted. The nail backs out of the wood deck where it once had been adequately inserted to the correct depth.



Misdiagnosis as Wind Damage

It is common for people to view their roof from the ground and incorrectly come to a false conclusion of wind damage. When viewing the distortion from the roof, a shingle may be found to be in an upward position due to a nail head. The image below shows a shingle tab being pushed upward by a nail. It cannot lay flat.



The Cause of Nail Pops

Nail pops are common in the roofing industry. Nail pops on roofs usually coincide where there are roof deck moisture problems.

Roof sheathing naturally cycles through wet and dry periods along with extreme changes in temperature. Moisture and temperature cycles create volume changes in the wood. Wood is like a sponge. It expands when wet and shrinks when dry. Over a period of times the volume changes in the roof deck can cause a nail to back out of the roof deck. Why one nail will hold while another backs out is still a mystery.

Humidity and Temperature Relationships

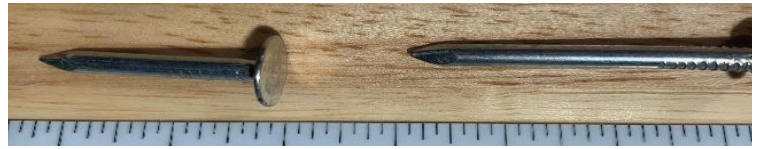
The outside environment has a certain amount of water vapor in the air and temperatures change. It is either warming up or getting cooler. The changes in humidity and temperature cycle daily and seasonally.

Wood members and wood deck in a building are forever responding to the changes in the air temperature and the humidity of the atmosphere. Wood is absorbing and releasing moisture based on the environment.

In winter, it is not uncommon to find frost or condensation on the underside of roof decks. Based on many different situations that may bring moisture to the wood within the attic, the wood deck can be very dry or even saturated.

Nail Head Rupture

When the nail head protrudes upward the nail head pushes on the underside of the shingle. As the shingles cycle through extreme heat, the nail head cuts into the asphalt shingle. Eventually, the nail head pops out of the outer surface of the shingle and a hole is created where water can enter the roof. As water continues to enter the roof, the wood deck warps and rots with time. The problem will worsen over time.



Nail Length

Often the problem occurs when the nail is not adequately installed. Nails are required to fully penetrate a roof deck. If a roof has two layers of shingles, longer nails must be used to have the nail fully penetrate the deck.

Attic Moisture

Attic spaces must be ventilated and insulated. Warm moist air within the house escapes into the attic. If too much moisture is in the attic and the air is not adequately vented to the outside, moisture will condense on the underside of the roof deck. Over time, the roof deck can degrade due to moisture.

A Symptom of a Bigger Problem

The localized problem is a wet wood nailing substrate with cycling of drying and rewetting leading to a single nail backing out of place.

One or two nails on a roof is not the end of the world. Local imperfections at those nails may be the leading cause.

If there are numerous nail pops on the roof and there is evidence of a moisture problem in the attic, further investigation may lead to a conclusion that the nail pops are related to a bigger problem that require investigation.

www.abbottforensic.com

HEARD ON THE STREET

What did the turtle tell the insurance salesman?
No thanks, I'm already covered.



SHARE YOUR EXPERIENCE OR IDEAS WITH US! Email policy@mpicwi.com

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