

MPIC PROPERTY POINTERS

SEPTEMBER 2023

INTO THE FOLD – MPIC/ ORIGAMI RELEASE

MPIC is excited to announce that after a full year of development, this fall we'll be starting to use our new underwriting and insured/agent database Origami. Not to worry, while we'll be issuing all policies effective 11/1/2023 and after out of the new system, you will still have full access to our current insured portal, the MPIC Asset Management System (AMS), through January 31, 2024.

Origami will have all the same features as the AMS, as well as some additional features to help make your lives easier. Aside from a more user-friendly Statement of Values, Certificates of Insurance, and Loss History, you will have access to the additional features below.

- **Online Claims Submission Form**
- **Online Boiler Inspection Request Form**
- **Historical View of All Your Policies**
- **Policy and Appraisal Documents From 11/1/23 and Beyond**
- **Exportable Premium Breakdowns by Department**
- **Additional Fields for More Detailed Statement of Values**

As the new year begins we'll be providing insureds access to Origami with a combination of a PDF, video, live training, and tutorials. One of the things we are most excited about is the ability to adapt Origami quickly, so we'll be looking for feedback on how to make the system better.

Please feel free to reach out to **Brian Bergman** at bbergman@mpicwi.com or **608-821-6336** for questions regarding the upcoming transition. Keep an eye out for updates at notifications@origamirisk.com.

WHAT'S IT REALLY WORTH?

MPIC is pleased to announce that we'll be kicking off our 2024 appraisal cycle October 1, 2023. With this earlier date, comes the introduction of our new appraisal partner AAE Consulting, LLC out of West Bend. AAE is lead by Austin Engelhardt, who has worked with MPIC previously in the development of our appraisal program in 2016.

The format and experience for appraisals provided through AAE will remain very familiar, but we expect that our earlier launch timing will provide

more prompt results. AAE has ensured us that MPIC insureds' needs are a top priority. These services will include both onsite visits and evaluations, as well as desktop reviews of certain types of assets.

MPIC has distributed appraisal notification letters for Round Two - Phase 9 insureds, which will be followed by direct contact from AAE. If you have any appraisal service or schedule questions, please contact your MPIC service representative.

COMING SOON TO YOU

The old adage "evolve or die" has never been truer than it is today. Businesses get more adaptive, more creative, and lean. Governments have reinvented the ways that public services are being provided and creating efficiencies that streamline public interactions. Even families have had to adjust their operating habits, just look at the evolution of streaming services.

MPIC is no different. Eight years ago, the introduction of MPIC upset the commercial insurance marketplace, thanks to the forward vision from the leadership of LWMMI, CVMIC, and WMMIC. Since September 1, 2015, MPIC has worked tirelessly to ensure our insureds have access to the premiere property insurance products and services available to Wisconsin governmental entities.

To that end, MPIC is please to announce that effective November 1, 2023, we will begin providing our property coverages on an updated and enhanced coverage form. These enhancements include:

- Coverage for Ordinance and Law is increased to \$10MM per occurrence

- Coverage for Service Dogs and Horses is increased to \$50,000 per occurrence
- Coverage for Architect and Engineering Fees is increased to \$250,000 per occurrence
- Coverage for Foundations and Footings is increased to \$250,000 per occurrence
- Coverage for Fire Department Response Charges is now unlimited

Additionally, we will begin offering coverage by endorsement for owned fiber optic networks. This coverage will provide a stated limit for damage to your owned fiber optic network within your political jurisdiction.

The thing about evolution and adaptation is that it's an ongoing and never-ending process. As our insureds evolve, MPIC is committed to adapting and responding with insurance solutions that will help them more easily adapt to the needs of their constituents.

You can contact your agent or MPIC representative with questions about any of the new coverage enhancements.

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





A WINNING COMBINATION ALL AROUND

Would you like to help young people who are entering the workforce learn more about your municipality? Do you hire a summer intern and find yourself looking for work for them? Is your local high school looking for student projects? Do you have a local service club that is looking for a community service project?

Would you like to make sure that all your Property in the Open (PITO) is accurately inventoried, but you don't have the time, staff, or funds to complete that project? Would you like to avoid an uninsured PITO loss?

A low-cost solution with an educational benefit is to team up with your intern, high school, or community service club. Simply ask participants to bring a camera, phone, or tablet to each of your parks and buildings. Ask them to walk through each location and take a photo of any PITO they see. Then have them make a list, by location, of the PITO (preferably using an Excel spreadsheet) and then review the list with you. They will gain new knowledge about your community while helping to account for and protect the municipality's assets.

Several municipalities have used interns to inventory PITO and have had much success. Once completed, the revised PITO is forwarded to MPIC and we update the Statement of Values. A win all around!

RIGHT AROUND THE CORNER

The kids are back in school, evenings are cool, leaves are starting to turn, and across Wisconsin crowds are cheering "On Wisconsin" and "Go PACK GO!" The fall season must be upon us. With the onset of cooler weather also comes the keen awareness that winter is just around the corner. This colder season is the perfect time for municipalities to evaluate and inventory their contractors' equipment while they work through the winterization and preparation processes.

MPIC provides a comprehensive list of Contractors' Equipment included in our primary coverage form. For simplicity's sake, however, the major types of equipment are generally associated with a few specific departments.

- **Parks, Public Works, and Highway** – Plowing/salting equipment, lawn care and maintenance equipment, traffic control equipment, portable equipment (generators, saws, trimmers, welders), trailers, and motorized equipment (loaders, forklift, backhoes, etc.).
- **Fire Department and Law Enforcement** – Speed radar trailers, drones, emergency watercraft/motors, trailers, and portable generators.

While not 100% inclusive of everything that can be included as Contractors' Equipment, it is very important that all contractors' equipment be scheduled with MPIC.

Because MPIC doesn't charge premium for scheduled equipment valued <\$25,000, you should ensure that your schedule of equipment is as complete as possible. By scheduling your contractors' equipment, you're able to take full advantage of the deductible associated with your contractors' equipment coverage. MPIC does provide coverage for equipment valued <\$25,000 without having it scheduled, but it will be subject to your Building/Personal Property deductible, which may be substantially higher.

If you have any questions about Contractors' Equipment coverage or scheduling equipment with MPIC, please contact your agent or an MPIC representative.



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

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