

# MPIC PROPERTY POINTERS

DECEMBER 2025

## NEW YEAR RESOLUTION 2026 – TAKE ADVANTAGE OF DRONE TRAINING PROGRAM

Does your municipality have a drone? Would your operators like to receive additional training? Would you like this training for no additional charge? If you answered “YES” to these questions you should check out MPIC’s Drone Training Program offered in partnership with NWTC.

Register here  
for drone classes



If you haven’t investigated this opportunity yet, scan the link above or contact Rob Hoch at [rob.hock@nwtc.edu](mailto:rob.hock@nwtc.edu) for additional information.



## BABY IT’S COLD OUTSIDE

Winter months present a different group of challenges for protecting your property from damage due to cold weather. Especially in winters where you may sometimes experience below average or no snowfall, subzero temperatures can lead to very serious damage to your buildings and equipment.

Preparation for cold weather should begin in the fall, but many of the tips offered here can be implemented at any time.

- 1. Check your plumbing systems:** The most common damage from winter weather is due to water leakage. Burst and frozen pipes are more common than you might think. Insulate pipes that are near the exterior of any building and thoroughly drain plumbing systems in buildings that are seasonal use only.
- 2. Inspect window and door openings:** The most common entry point for moisture and cold into a building are the openings there by design. Ensure that windows and doors are opening and closing properly and completely sealing out the elements as designed.
- 3. Monitor your HVAC systems:** Develop and implement a monitoring system for all of your building HVAC systems. By regularly checking the functionality of your HVAC systems, you can catch a system failure before it causes real damage. This monitoring system can include on-site, in-person monitoring, as well as electronic alarm warnings that alert staff of a system failure.
- 4. Develop preferred vendor relationships:** By having standing relationships with service vendors for electric, plumbing, HVAC, and building envelope maintenance, you’ll have a team ready to respond on short notice if a situation arises. Additionally, these vendors can assist with keeping your systems on a regular preventive maintenance schedule.

As is the case with most risk mitigation activities, preparation and planning are the keys to success. With regular inspections and maintenance you’re less likely to experience preventable property damage.

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

## WHEN THINGS GET HEAVY

After we all get through the headaches of clearing snow and ice from the roads, parking lots, and sidewalks, we often take a break to catch our breath and then get back to normal operations. Unfortunately, the hazards from heavy snowfall don't stop immediately after the snow and ice are cleared. Instead, significant snowfalls and ice accumulation on roof surfaces can still pose a significant hazard and potential for loss.

Watch for warning signs that your buildings may be experiencing overloading/overstress conditions:

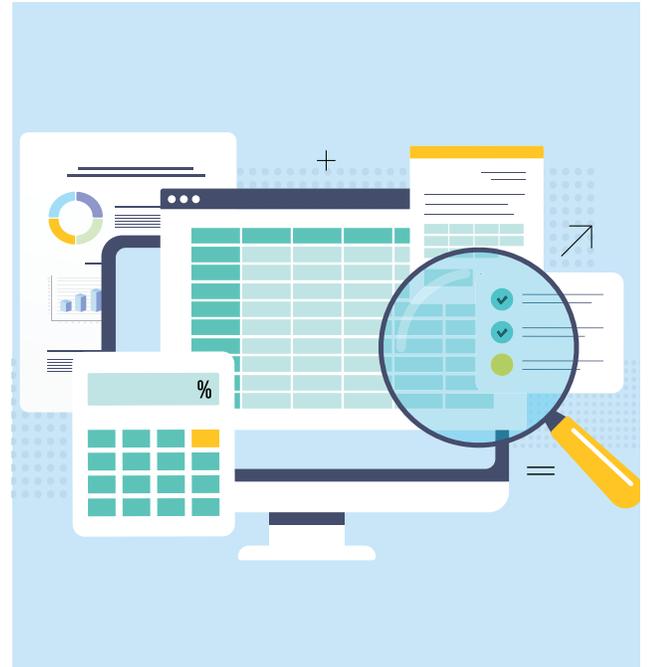
- Sagging ceiling tiles or boards, ceiling boards falling out of the ceiling grid
- Sprinkler heads deflecting below suspended ceilings
- New or excessive popping, cracking, and creaking noises from the ceiling or roof
- Sagging roof lines including metal decking, shingle peaks
- Bowing truss bottom chords or web members
- Doors and/or windows that can no longer open or close as they should
- Excessive accumulation of water on roofs at nondrainage locations

Snow accumulation in excess of building design specifications can result in structural failure and possible collapse. Here are some of the direct and indirect causes of overloading to be aware of and watch for:

- Unbalanced snow load from drifting and sliding snow – When snow accumulates at different depths in different locations on a roof, it results in high and concentrated snow loads that can potentially overload the roof structure.
- Rain-on-snow load – Heavy rainfall on top of snow may cause snow to melt and become further saturated, significantly increasing the load on the roof structure.
- Snow melt between snow events – If the roof drainage system is blocked, improperly designed or maintained, ice dams may form, which creates a concentrated load at the eaves and reduces the ability of sloped roofs to shed snow. On flat or low slope roof systems, snow melt may accumulate in low areas on roofs, creating a concentrated load.
- Roof geometry – Simple roofs with steep slopes shed snow most easily. Roofs with geometric irregularities and obstructions collect snow drifts in an unbalanced pattern. These roof geometries include flat roofs with parapets, stepped roofs, saw-tooth roofs, and roofs with obstructions such as equipment or chimneys.

Vigilance and attention to structural integrity combined with preventive maintenance measures can help ensure that your structures will not be the victim of harsh winter weather.

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## PREMIUM BREAKDOWNS

With the new year upon us, we wanted to remind everyone about one of Origami's more robust features – the breakdown of premiums by line item or department.

From Origami you can export spreadsheets with a line-by-line view of your property showing the individual premiums for each item. The same schedule that drives your quote can be exported into a spreadsheet format with familiar column and organized by each coverage type on your Statement of Values.

Because our team continuously incorporates appraisal updates and reviews SOV changes, the exported figures reflect the most current valuations and classifications, helping you explain year-over-year movements without extra reconciliation. Origami also can assign individual items to specific departments to make departmental allocations easier. These reports can now be run directly from the policy page within Origami.

For more information, please visit the Origami User Guides link under MPIC Informational Links or reach out to **Brian Bergman at [bbergman@mpicwi.com](mailto:bbergman@mpicwi.com)**.



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

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