



THE NEW HYBRID MICHIGAN TOWNSHIP PARTICIPATING PLAN

New program provides enhanced coverage's and dividend plan

The Michigan Township Participating Plan is **extremely** pleased to advise our membership that a significant number of coverage enhancements will go into effect for all new and renewal members on their coverage anniversary date as of July 1, 2011.

As mentioned in our last newsletter, with the return of David Kensler as our program administrator, there has been an extremely ambitious effort to analyze and determine what steps needed to be taken to reaffirm the Par-Plan as the obvious choice for townships and smaller public entities.

The Plan's Program Enhancement Committee, headed by Chairman Terry Wright, has been working diligently in reviewing the structure and coverages the plan currently offers to its members. One of the driving factors of this review process was the consideration the downward spiral of the economic climate that all public entities are facing and the need for comprehensive property and casualty coverage, The board comprised of public officials just as you, began the daunting exploration of determining how the program can further help our membership and help them maintain their long-term obligations to their communities.

Every public entity is unique unto itself, and that is why the Michigan Township Participating Plan was formed in 1985 to provide comprehensive property and casualty coverage to public entities throughout the State of Michigan. Traditional insurance providers were reluctant to underwrite public entities due to the diversity of operations. Now in its twenty-sixth year of operation, this move demonstrates once again, that **evolution** is the key to success and why the Michigan Township Participating Plan as the most comprehensive and best program for townships and government entities across the state of Michigan.

With concentrations of expertise in the public arena from our board of directors, regional risk managers, in-house risk control, claims handling and legal services allows the Par-Plan to build on specialty needs and give back to the community something of real value.

The new Par- Plan program structure is now offering our members enhanced coverage, grant options, and a group experience dividend plan.

The inclusion of a group dividend feature to the Par-Plan is unique. No other non-pool program offers this feature. After the upcoming annual meeting, the Plan will be introducing to our members instructions on the process of applying for grants and the qualifying requirements to obtain a grant, in addition to further explaining the dividend plan.

All of us affiliated with the Par-Plan are extremely excited with the unveiling of the New Hybrid Par-Plan. In these economic times, in addition to a competitive price, the value added benefits offered by the Par-Plan are clearly what sets it apart from everyone else. We thank our members for their continued support.

For more information on this topic, please contact your Michigan Township Participating Plan Regional Risk Manager or Rita Evans, Program Administrator of the Par -Plan administrative office at 1.800.783.1370

ANNOUNCING