The scent of fall is in the air.

As the days get shorter it brings to an end another successful Michigan PRIMA year. We began with a great spring conference in March at the VisTa Tech Conference Center at Schoolcraft College. This was well attended with a wonderful selection of presenters providing interesting topics to the attendees. Thank you again to our program committee. This was followed by another outstanding MIPRIMA Scholarship Golf Outing. The proceeds of which allowed us to again provide scholarship awards to three outstanding and deserving students of Risk Management. Two were from Olivet College and one from Oakland University. Another great job by Tim McClorey and his team to make this possible. As a side note Tim has decided to hang up his spikes, after a great run, so if you would like to chair the event please see one of the Board members. The final chapter for 2019 is our Fall conference to be held November 7th at Glen Oaks Country Club. This is a great venue, just ask our golfers, everything was outstanding. We will offer a great variety of topics with a special emphasis on the upcoming changes to auto insurance in Michigan. We will be providing knowledgeable speakers in this area. The Chapter is looking for help with several openings available. As stated above we are looking for a chair for our golf committee, as well as someone to take charge of our Membership and Corporate sponsor committees. These positions are important members of our executive committee and encourage anyone interested in helping the chapter to contact a Board member.

We are looking forward to making MIPRIMA 2020 even more outstanding than the last. One question that we would like your input, is whether you have an interest in the Chapter holding a summer conference, as we have done in the past. This question will be on your conference evaluation form so please take time to provide us your level of interest. If you are not attending the conference, please drop me or one of the Board members a note with your thought on bring back the summer conference. This is an important question for the Chapter.

We look forward to seeing you in November at Glen Oaks.

Doug Gniewek, President MIPRIMA
2019 MIPRIMA Board of Directors

**PRESIDENT**
Doug Gniewek  
Detroit Public Schools  
3011 West Grand Blvd  
Fisher Bldg., 11th Floor  
Detroit, Michigan 48202  
(313) 873-0877  
douglas.gniewek@detroitk12.org

**VICE PRESIDENT**
Hugo Cardenas  
Washtenaw County Road Commission  
555 N. Zeeb Road  
Ann Arbor, Michigan 48103  
(734) 327-6649  
cardenash@wcroads.org

**TREASURER**
Michelle King  
City of Flushing  
725 E. Main Street  
Flushing, Michigan 48433  
(810) 659-5665  
mking@flushingcity.com

**SECRETARY**
Cara Kowal  
14001 Merriman Rd  
Livonia, MI 48154  
(734) 513-0300  
Ckowal@mmrma.org

**PAST PRESIDENT**
Jim Craig  
Middle Cities Risk Management Trust  
826 Municipal Way  
Lansing, Michigan 48917-6872  
(517) 492-1380  
jcraig@middlecities.org

2019 MIPRIMA Committees

**Legislative**
Chair: Michael Ellis  
Committee:  
Charlie Stevens  
Doug Gniewek  
Jeff Clark  
Cummings, McClorey, Davis, Acho, P.C.  
Audrey Forbush  
Plunkett & Cooney, P.C.  
Carol Rosati, P.C.  
Rosati, Schultz, Joppich & Amtsbuechler, P.C.  
Kali Henderson  
Seward Henderson, PLLC

**Membership**
Chair: Paul VanDamme

**Program**
Chair: Bill Brown  
Program Coordinator: Donna Cianciolo  
Judy Thomson-Torosian  
Charlie Stevens  
Shelly King

**Newsletter**
Chair: Cheri Gelnak  
Tom Wolff

Useful Resources

- **Educational Resources**
  - The Institute  
    www.TheInstitutes.org  
    Offering professional designations in Insurance and Risk Management
  - CPCU Society  
    www.cpcusociety.org  
    5 CPCU chapters located in Michigan  
    PRIMA Institute
  - Public Entity Risk Institute (PERI)  
    E-Training Center  
    Risk and Insurance Management Society (RIMS) – Education

- **National PRIMA**
  www.Primacentral.org  
  Offering National Membership and Webinar Series

- **Olivet College**
  www.olivetcollege.edu

- **Other Resources**
  AM Best Rating Center  
  Dept. of Treasury’s Listing of Approved Sureties

Michigan BWDC Employer Insurance Coverage Inquiry  
Current Workers Comp Insurance Coverage Lookup  
Risk Management Library  
Library and Resource Directory

**Visit MIPRIMA online... scan the QR code!**
MIPRIMA 2019 Scholarship Award

MIPRIMA offers scholarships to promote and support study in fields associated with the practice of Risk Management and related disciplines.

Applicants are required to be at least a junior level undergraduate, enrolled in Risk Management, Insurance, Public Administration, Occupational and Public Safety, or Community Health.

2019 Scholarships are being awarded to:

- **Stewart Thomas Manges, AINS, CAWC**  
  Olivet College, Insurance and Risk Management Program

- **Andrew James Todd, AINS**  
  Olivet College, Insurance and Risk Management Program

- **Danicea Woods-McSwain**  
  Oakland University, MPA Public Administration 4+1 Program

Each of these students complied with the application criteria and after consideration by the Scholarship Committee and the MIPRIMA Board, were selected to receive a scholarship.

MIPRIMA wishes each of these students continued success in their studies and encourages them to pursue their goals of working in Insurance and Risk Management / Public Administration.

---

SAVE THE DATE!

Annual MIPRIMA Scholarship Golf Outing

June 24, 2020

Glen Oaks Golf Course
Annual MIPRIMA Scholarship Golf Outing
June 12, 2019
Glen Oaks Golf Course
Legislative Update
Provided by Michael Ellis, Esq; MiPRIMA Legislative Chair

The views set forth below are those of the Committee Chairman, Michael M. Ellis, and do not necessarily reflect the view of MiPRIMA, or other Legislative Committee members.

U.S. Supreme Court overrules long time rule on Sovereign Immunity
On May 13, 2019, the U.S. Supreme Court decided in the case of Franchise Tax Board of California v. Hyatt to ignore “stare decisis” and overturn its prior decision in Nevada v Hall regarding “sovereign immunity”. Justice Clarence Thomas wrote the 5-4 majority opinion. READ HERE

Then only a month later, Justice Thomas was quoted by Reuters in June 2019 under a headline that reads – “Justice Thomas urges U.S. Supreme Court to feel free to reverse precedents.”

Public Risk Managers need to be constantly vigilant to stay up to date on the law since the Courts are placing less and less value on precedent and stare decisis.

The law as you have always known it, can change in a second.

Michigan No-Fault Automobile Insurance Reform
Michigan No-Fault Automobile Insurance Law which took effect Oct 1, 1973 and has been the basis for many of our claims for many years has been drastically reformed and the changes will begin to take effect next year.

The Governor’s signing ceremony for this new reform took place on May 30, 2019 at the Grand Hotel on Mackinac Island during the Detroit Regional Chamber’s annual Mackinac Policy Conference.

The specifics appear to be contained in two Public Acts, PA 21 of 2019 and PA 22 of 2019. The exact wording of this legislation can be found below:

PA 21

PA 22

These changes were sold to the public as a means of reducing rates, but that is yet to be proven by the market. As we all know rates are determined by many different variables and while some consumers may see savings others will not. MORE HERE

What we do know is that starting next year the system that we have worked under for many years will be changed significantly and you should start studying the changes. Unfortunately, just as we saw back in 1973, we can expect to see additional tweaking to the statues and litigation as to its meaning for the next few years. MiPRIMA will look to cover this issue in future seminars.

Unjust Enrichment is not subject to GTLA
On July 18, 2019, the Michigan Supreme Court held that a claim for unjust enrichment is not barred by the governmental tort liability act. This is an issue that should be reviewed by Public Risk Managers since claims for unjust enrichment are not usually covered by insurance. This decision identifies an uninsurable exposure. READ HERE

Discovery rules changed – for the better?
As of Jan 1, 2020, the Michigan Supreme Court has changed the rules covering discover for cases in Michigan Courts. Mostly an issue for your defense attorney, this may have impact on your legal costs as every one argues about what these new rules really mean. Consider all the discovery fights that exist under the current rules that have been in place for some time. READ HERE

Cyber-attacks target local government
While the headlines seem to read that no one sees a link – the New York Times has a large article about state court
computers being hacked in several cities across the USA and comments that hackers are “hitting the United States where it is most vulnerable, in local governments with aging digital infrastructure and fewer resources to defend themselves.” READ HERE

Georgia state courts based in Atlanta were shut down by a cyber-attack. The Administrative Office of the Courts was shut down by malware of the type called Ransomware. These hackers do not steal data but try to extort money by locking the users out of the software until a ransom is paid (usually in Bitcoin.) Public Risk Managers need to remain vigilant of the high cost of not routinely backing up all valuable data. MORE HERE
Thank You to All of Our Sponsors

2019 Corporate Sponsors

Claims, Investigative and Financial Service Companies
Advantage OT, Occupational Therapy experts with focus on unique Workforce Ready programs including simulation clinics. For details contact: Kathleen Dunning (248) 689-0468.
ASU Group, third party administration offering claims and risk management service, medical case management, and medical bill review. For details contact: Chad Johnson (517) 381-7923.
Mackinaw Administrators, Third Party Administrator workers compensation claims and risk management solutions. For details contact: Donna Cianciolo 810-844-3945.
Optum, pharmacy benefit management and ancillary services. For details contact: Matt Hersey, 248-982-0701 (C); 614-212-6237 (O); or matthew.hersey@optum.com.
Planter & Moran PLLC, public accounting and business advisory firm. For details contact: Terry Olejniak (248) 223-3388.
Review Works a managed care and medical cost containment company. For details contact: Leslie Locke 800-443-1320.
ServPro professional emergency restoration, water, fire or mold. Available 24/7. For details contact: Mike Snyder (989) 239-9170, msnyder@RDMCHC.com.
Team Rehabilitation, a full-service physical therapy, occupational therapy and work conditioning company, with over 50 locations across Michigan. For details contact: Brooke Blower 586-909-4368.
York Risk Services Group, York is a risk solutions provider offering integrated and customized solutions including risk management, claims administration, managed care and absence management. For details contact: Lauren Haygood 614-789-3702.

Insurance Companies or Agencies
Arthur J. Gallagher & Company Holistic approach to benefits, insurance placement and risk management solutions. For details contact: Chadd Hodkinson 248-430-2807
IBEX Insurance Agency is an all lines independent insurance agency. For details contact: Keith Potter (248) 538-0470.
Midwest Employers Casualty Company, Excess Workers’ Compensation Coverage. For details contact: Phil Giljum (636) 449-7000.

Law Firms
CMDA, P.C. a full-service law firm. For details contact: Jeff Clark (734) 261-2400, jclark@cmda-law.com.
Plunkett & Cooney, P.C. litigation defense and trial practice law firm. For details contact: Audrey Forbush, (810) 342-7014.
Rosati, Schultz, Joppich & Amtsbaehler P.C. a full-service law firm. For details contact: Carol Rosati (248) 489-4100.
Seward Henderson PLLC, new generation of skilled advisors and courtroom practitioners, leading clients down a better path. For details contact: Kali Henderson 248-733-3580; khenderson@sewardhenderson.com.