President's Message

I am finding it a little difficult to prepare a Presidents Message for Michigan PRIMA with all that is going on in the world right now. We have members who are both continuing to work in a number of critical areas and others sheltering in place. All contributing to defeat this global pandemic.

I guess I would be remiss if I didn’t use this forum to recognize the true heroes we have in our medical community. Working long hours, never knowing when they may suffer exposure themselves, is something of great courage. My words of encouragement, I am certain this great country with the greatest minds will overcome this and we will immerse stronger and maybe more appreciative of what we all enjoy.

A few words on MIPRIMA. As you all know we had to cancel our Spring meeting. This was unfortunate because the program committee put together a great program. I am quite sure we can reschedule some of these outstanding presenters at a later meeting. Another casualty due to COVID-19 crisis, this year’s Golf Outing. Co-Chairs Brooke Blower & Natalie Petrovski after consulting with the MIPRIMA Board decided it best to cancel the golf outing. This is a great disappoint not only because of the great time that is had by all, but it is also the source of funding used in our scholarship program. Rescheduling for later in the season, is a point of discussion. The summer meeting set for July 2020 at Shanty Creek Resort is still on schedule, however, be watchful for changes including cancellation. The conference committee and the Board of Directors are hopeful the circumstances allow for a safe and responsible gathering in July, and that we are past this problem. So, keep the dates open and I hope to see all of you in July at Shanty Creek. You will be hearing from us if there are any changes.

In closing, we are not through this yet, please follow the guidelines, we all know what they are. As things start to get better, we will tend to let our guard down, please don’t. Hope to see you all in July for some education and fellowship.

Regards,
Douglas Gniewek, President MIPRIMA

Michgan PRIMA

The Public Risk Management Association promotes effective risk management in the public interest as an essential component of public administration.

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MIPRIMA SUMMER CONFERENCE UPDATE

SAVE THE DATE
July 15-17, 2020 at Shanty Creek Resort
The MIPRIMA Conference Committee and the Board of Directors hope circumstances allow us to hold our conference in a safe and responsible environment, we will have to postpone if this is not the case. Stay tuned in for updates and any changes.

Visit MIPRIMA online... scan the QR code!
### 2020 MIPRIMA Board of Directors

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### 2020 MIPRIMA Committees

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### Useful Resources

**Educational Resources**  
- The Institute  
  [www.thelnstitutes.org](http://www.thelnstitutes.org)  
  Offering professional designations in Insurance and Risk Management

**CPCU Society**  
[www.cpcusociety.org](http://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**  
[www.rims.org](http://www.rims.org)

**National PRIMA**  
[www.primacentral.org](http://www.primacentral.org)  
Offering National Membership and Webinar Series

**Olivet College**  
[www.olivetcollege.edu](http://www.olivetcollege.edu)

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

**Michigan Office of Finance and Insurance Services Search Criteria for Insurance Entities**

**Michigan BWDC Employer Insurance Coverage Inquiry**

**Current Workers Comp Insurance Coverage Lookup**

**Risk Management Library**

**Library and Resource Directory**
The Two Sides of “Distracted Driving”

Eric Waidelich

As we discussed in the last edition of the newsletter, as with anything in life there are always two sides of any situation. For the second part of the series we are focusing on you, as the working bystander who might be the recipient of someone else texting and driving. Keep in mind that all of the information we are about to cover is not just for your safety, but is also an expectation of OSHA.

Understand the hazards
Working close to traffic is dangerous, whether it involves construction related activities, maintaining property or vegetation. Each work site has its own unique set of hazards. Make sure all of the affected staff are informed of the known hazards at the work site before beginning work.

Be aware that the types of hazards can change over the course of your work shift. For example, traffic volumes can increase, a large number of 16 year old “first year drivers” leaving the local high school parking lot may not know how to properly operate the vehicle in an congested area where people are working near the road, or simply may not be paying attention.

From a defensive position, automatically assume that every person who is driving a vehicle near your work area is texting and driving. Taking this mental approach will assist you in establishing a work area that will help protect you from incidents involving a distracted driver.

As we learned from the first section of this article, people under the age of 20 are involved in more fatal crashes due to distractions than any other age group.

Potential hazards around the work site
• Consider if work vehicles will be entering or exiting the work site over the course of the day.
• Store your equipment and supplies in an area where they won’t get hit and you can safely access them.

Potential hazards on the road
• Be aware if you are working near an intersection with traffic coming from multiple directions.
• Measure how much space you have between your work site and the roadway. Be aware of your location vis-à-vis traffic, cyclists and pedestrians as you work.
• Be aware of the visibility of approaching drivers. Check to see if there are any curves, crests of hills, trees and bushes, or parked vehicles.

Potential traffic hazards
• Be aware of the type of traffic that is passing by – passenger vehicles, buses, large trucks.
• Large vehicles such as commercial trucks travel are often wider than normal vehicles and may have protruding side mirrors.
• Be aware of vehicles travelling faster than the speed limit.

Look at the local area
• Identify any traffic entering or exiting nearby commercial premises that could block signage or obstruct visibility of you or your co-workers.
• Consider any police, ambulance or fire stations you should be aware of.
Look at the environment
• Consider if the weather may impact visibility of drivers (e.g., fog, heavy rain).
• Be aware of the condition of the roads. Are they slick or slippery?
• Be aware of any light conditions or location of the sun that may affect the drivers’ visibility.

Consider how the above hazards may change over the course of your work. For example:
• Rush-hour traffic flows
• School run traffic and parking
• Special events
• Weather, amount of daylight, and road surface conditions

Review this checklist before beginning your roadside work.
• Are you aware of the hazards associated with your work site?
• Have you had a safety briefing to review work site hazards and address safety concerns?
• Do you understand your organization’s procedures for working safely around work vehicles and mobile equipment?
• Are you wearing high-visibility garments? Is it clean and usable – not torn or faded?
• Do you know your escape route in case a vehicle crosses into the work zone?
• If you don’t know where your work site will be in advance, do you know how to identify and address site-specific hazards once you arrive at your work site?

Remember
• Where possible, work facing traffic. This is especially important if the area is noisy or you’re wearing hearing protection.
• Be careful not to inadvertently move closer to traffic as you work. Keep your focus; stay aware of your position.
• Be aware of changing conditions over the course of your work shift. Traffic volumes, road surface conditions and visibility can change quickly and increase your risk.
• Be aware of work vehicles, especially as they enter and exit the work zone. If you have any concerns about your safety – or the safety of co-workers, motorists, or pedestrians near your work site – alert your supervisor or employer.

Information provided by Eric Waidelich of Rizikon Inc. Office: (877) 591-0300; Mobile: (313) 530-8251; Email: ewaideich@rizikon.net
*Source material and statistics are from OSHA, NHTSA, and ConeZoneBC.
COVID-19
The virus has so dominated our lives both personal and professional that all else pales by comparison. All other issues are constantly shifting to accommodate our new “life under Covid-19”. Whatever is written on this date may no longer be valid by the time this newsletter is published. That time lag has always been present, but the dramatic shifts to our law and society seem to be moving much faster than usual. New procedures are being implemented without much of the debate and consideration that usually provides lead time before they take effect.

Several organizations have attempted to provide up to date information on the Executive Orders issued by the Governor. Public Risk Managers should seek out one of these sources to stay on top of breaking news. The State Bar has established such a site “Because lawyers (and Risk Managers) need to know exactly what the law actually says.”

Michigan Bar - General Information
FAQ About COVID-19 from Michigan Lawyers

There are also the official State of Michigan sites with additional info.
Michigan.Gov Executive Orders
Michigan Attorney General - Know Your Employment Rights
Michigan.Gov CORVID-19
Don’t Flush It
by Charlie Stevens, CPCU, AIC

While hoarders are buying up the toilet paper, others may resort to using other products like paper towel, “flushable” wipes, baby wipes, feminine hygiene products, etc. However, these alternatives do not break down like toilet paper and result in clogged sewer lines, pumps, lift stations and cause havoc at the sewage treatment plants. Likewise, Clorox wipes and other disinfectant wipes that people use to wipe down surfaces also do not breakdown and should never be flushed. It is important to note that even though packaging may say, “Flushable” wipes, these items are not biodegradable materials. They do not break down in the sewer system like they should.

The images below demonstrate a pump station clogged with paper towels, wipes, dental floss, and rags that were flushed.

Public Officials and sewage treatment experts plead with consumers to not use toilets as garbage disposals. Plumbers have reported people dumping food, grease, medicine, paper wrappers, hair, just about anything that will fit in a toilet people are flushing, which can be a huge cost to both property owners and their neighbors as sewage blockages back up into basements. People need to know that the cost of the plumber for the home to the street is their responsibility. Additionally, the cost of repairs to clean, disinfect, remove and replace damage to finished basements and contents may not be covered by homeowners’ insurance. Public works providers also are not responsible for damage caused by debris flushed or dumped into sewers. However, water commissioners report that the public utility can spend $300,000 to $500,000 a year cleaning the sewer systems because of flushable wipes and other items that clog the system and create backups.

An official with the U.S. Environmental Protection Agency tweeted – “Protect pipes from sewer backups and costly repair by only flushing your bio-waste and toilet paper.”

Additional items that should not be flushed or put into the sewer system include:

- Bleach
- Cat Litter or Cat Poop from a Litter Box
- Cloth
- Condoms
- Cooking Oil, or Food
- Facial Tissues
- Food
- Grease
- Gum
- Hair
- Paint
- Plastic Wrap

Finally, if you have to ask, “should I flush it?” The answer is probably NO! Remember that wipes clog pipes. No Wipes in the Pipes!

U.S. EPA Water
@EPAwater

Think before you flush. ‘Wipes’ and paper towels are not designed to breakdown in wastewater. Protect pipes from sewer backups and costly repair by ONLY flushing your waste and toilet paper. epa.gov/septic/how-car... #WipesClogPipes

DO FLUSH
The following can be flushed down the toilet.

- Toilet paper

DO NOT FLUSH
The following cannot go in the toilet as they can clog pipes and septic systems.

- Paper towels
- Cigarette butts
- Disposable diapers
- Wipes (Baby or flushable)
- Feminine hygiene products
- Plastics
- Medications
- Cotton (cotton swabs or balls)
- Dental floss
- Toxic Substances

Dispose these items in the trash.
Michigan Public Risk Management Association (MIPRIMA)
2020 Scholarship Program

I. Purpose

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

II. Criteria

a. An applicant must be at least a junior level undergraduate upon enrollment for the fall of 2020.

b. An applicant must have a minimum of a 2.8 or higher Grade Point Average. Master Level applicants must have at least a 3.2 GPA.

c. Applicant must be a Michigan resident.

d. An applicant must demonstrate a financial need. Preference will be given to students who are working part-time during the school year and full-time in the summer (if they are not attending summer classes).

e. Students enrolled in Risk Management, Insurance, Public Administration, Occupational and Public Safety, and Community Health are eligible to apply for scholarships and as determined by the Scholarship Committee.

f. Applicants must register for the Fall Term as soon as the College or University opens registration. If the applicant does not register or withdraws, the College or University must return the scholarship to MIPRIMA.

g. Previous recipients may also re-apply.

III. Procedures

The applicant must submit the following items to the Financial Aid office or Departmental Advisor at the respective institutions:

- Copy of their latest transcript
- Brief resume
- Statement of career goals
- Explanatory statement of their reasons for requesting the scholarship

The Financial aid officer or Departmental Advisor will forward all submissions to the Chairperson of MIPRIMA’s Scholarship Committee, including:

- Summary of the applicant’s courses related to the practice of Risk Management or a related field and any comments deemed appropriate;
- Comments regarding eligibility and recommendations, including reasons for recommendations.

IV. Application Deadline & Selection

All procedures must be completed and application materials submitted to the Chair of the Scholarship Committee by April 30.
The Scholarship Committee of MIPRIMA will review the applications, make selections, and submit recommendations to the MIPRIMA Board of Directors for approval.

The Chairperson of the Scholarship Committee will announce its decisions immediately thereafter. The Scholarship recipient(s) and their respective institution will be notified upon MIPRIMA Board of Directors approval of the scholarship(s).

Checks will be mailed to the respective institution in July.

V. Award

- MIPRIMA Scholarship:
  - MIPRIMA Scholarship – Provided through funds raised at the annual MIPRIMA Scholarship Golf Outing.
    - Recipients of this scholarship will be invited to attend an annual MIPRIMA Golf Outing.

The amount of the scholarship award will be a minimum of $750.00. The number of qualified applicants and the amount of funds available will determine the amount of the scholarship(s). The monetary award will be made payable to the scholarship recipient and to the College or University for the recipient’s 2020 Fall Term tuition costs.

Questions concerning the scholarship, and the Scholarship applications, are to be directed to the Chair of the Scholarship Committee:

Judith A. Thomson-Torosian, CPCU, CIC, ARM
MIPRIMA Scholarship Chair
Phone: 248-204-6137
E-mail: jthomson@meadowbrook.com
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) 381-7964.

**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.

**Plante & Moran PLLC**, public accounting and business advisory firm. For details contact: Terry Olejnik (248) 223-3388.

**Review Works** a managed care and medical cost containment company. For details contact: Stacey Stephens (248) 918-7148.

**ServPro** professional emergency restoration, water, fire or mold. Available 24/7. For details contact: Mike Snyder (989) 239-9170, msnnyder@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.

**Sedgwick**, is a risk solutions provider offering integrated and customized solutions including risk management, claims administration, managed care and absence management. For details contact: Bob Fisher, Account Executive, (248) 794-2258.

**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 & Amtsbuechler 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.