

THE POOL CUE

Volume XIII, Issue 2 May 2007

MICHIGAN COUNTY ROAD COMMISSION SELF-INSURANCE POOL

MCRCSIP MISSION STATEMENT

“The Mission of the Michigan County Road Commission Self-Insurance Pool is to administer a self-insurance program and to assist members with risk management efforts.”

CONGRATULATIONS!



Michael Shultz, MCRCSIP and Ron Edwards,
Michigan Center for Truck Safety.

Michael Shultz, Assistant Administrator, Director of Loss Control and Training for the Michigan County Road Commission Self-Insurance Pool, accepted the **“Partners In Safety”** award from the Michigan Center for Truck Safety during their annual banquet and award program. The recognition was for numerous coordinated training sessions with the MCTS.

PERMITTING & CERTIFICATES OF INSURANCE

Frederick L. Haring
MCRCSIP Administrator

It is the time of year again when the permitting activity increases for hauling permits and construction projects for entities requesting permission to use the public right-of-way. We have received several questions from members regarding the insurance limits that they should be requesting from commercial contractors and haulers and individuals requesting these permits.

The Pool retains the first \$2 million of each liability loss. Therefore, MCRCSIP’s position is that you should

Continued on page 2.....

INSIDE THE CUE

1. “Partners In Safety” Award
Permitting & Certificates of Insurance
3. Privately Owned Vehicle Parking & Maintenance
4. Two-Year Statute of Limitations
6. Supervisors Liable for Hostile Work Environment
7. Railroad Grade Crossing Safety
8. Railroad Crossing Safety Quiz
9. Cyclin’ and Hoofin’
Direct Access to Driving Records
10. Annual Membership Meeting
MCRCSIP Board Meeting Schedule
Equipment & Property Schedule Reminder
Be On The Lookout!
11. MCRCSIP & Specialty Claims Services Directories

*** Please share this publication with your employees by either posting or circulating throughout your road commission facility.

Continued from page 1.....

request that same level of coverage for both General Liability and Auto Liability for commercial contractors or commercial entities requesting permits. For individual homeowners or personal transport permits, the minimum level of coverage requested should be \$500,000.

In addition, General Liability and Automobile Liability policies shall be endorsed to add the road commission as an "Additional Insured". The endorsement should include wording naming "the _____ County Road Commission, its commissioners, officers, employees and agents as ADDITIONAL INSURED as their interests may appear". The preferred endorsement form that most insurance companies should use is ISO #CG 2012 07 98. This form is specifically developed for Additional Insured status for use with State or Political subdivisions for permits. You may also see ISO #CG2010 10 01 form being used on contractors policies. If this is the case, you should also request ISO #CG 2037 10 01 to add the "Completed Operations" coverage. The Endorsements should include the Policy Number and be signed by an authorized representative of the insurance company. You should also request a Certificate of Liability Insurance, generally an ACORD form #25, listing the carriers, coverages and limits and signed by an authorized representative.

Below is a summary of our recommended coverage and limits for permit holders and subcontractors.

Insurance Requirements for All Permitted Activities Performed by Contractors

(Except residential driveways, transport and miscellaneous permits)

General Liability

\$2,000,000 each occurrence (Recommended)
\$1,000,000 each occurrence (Minimum
w/MCRCSIP approval)

Auto Liability – Bodily Injury & Property Damage

\$2,000,000 each occurrence (Recommended)
\$1,000,000 each occurrence (Minimum
w/MCRCSIP approval)

**Insurance Requirements for Transport Permits
Objects Less than 10' Wide**

Auto Liability – Bodily Injury & Property Damage

\$1,000,000 each occurrence (Minimum)
\$ 500,000 each occurrence (Personal)

**Insurance Requirements for Transport Permits
Objects 10' or Wider or Commercial Haulers**

Auto Liability – Bodily Injury & Property Damage

\$2,000,000 each occurrence (Recommended)
\$1,000,000 each occurrence (Minimum
w/MCRCSIP approval)

AND

General Liability

\$2,000,000 each occurrence (Recommended)
\$1,000,000 each occurrence (Minimum
w/MCRCSIP approval)

**Insurance Requirements for Residential Driveway &
Miscellaneous Permits Performed by Homeowners
and/or Residential Worksite Landowners**

**Homeowners Policy with Binder on primary residence
and the worksite property:**

Bodily Injury and Property Damage

\$500,000 (Minimum recommended)

AND/OR

"Owner's Protective Policy" with completed operations coverage language for short-term installation of culvert and/or driveway construction or other operation described.

**Workers' Compensation Insurance Requirements for
Contractors and Subcontractors**

**Workers' Compensation Insurance – Part I
Statutory Limits**

Employers Liability Insurance – Part II

\$500,000 Each Accident
\$500,000 Disease – Each Employee
\$500,000 Disease – Policy Limit

PRIVATELY OWNED VEHICLE PARKING & MAINTENANCE



Mike Shultz
MCRCSIP Assistant Administrator
Director of Loss Control/Training

From time to time, our members ask us about parking and/or performing maintenance type activities on privately owned vehicles. Sometimes referred to as “company perks”, these activities may be unknowingly or unofficially permitted by management, not part of your organization’s policy. On the surface, it would seem that parking within the garages or performing minor maintenance shouldn’t be a big deal. After all, most employees work very hard and generally appreciate that “something extra” from their employer.

Unfortunately, in today’s world of regulations and costly litigation, employers need to be very careful about allowing certain “seemingly harmless activities” to be performed on company property. What was allowed decades ago, should be carefully looked at and managed appropriately. For a variety of safety and loss prevention reasons, we strongly encourage all members to carefully consider the risks associated with allowing employees to park and/or perform maintenance on non-road commission or personal vehicles and equipment within road commission garages. Listed are a few (but not limited to) reasons to consider:

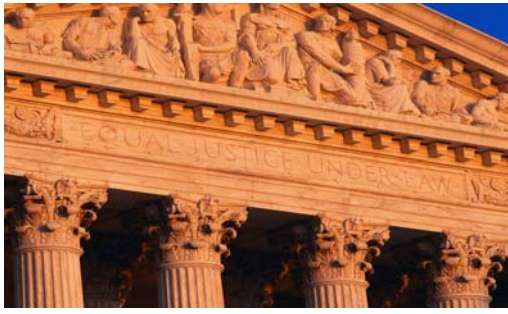
1. **Parking:** A designated and reasonably safe employee parking area should be available and maintained outside your facilities. This arrangement helps keep personal vehicles separated and out of harms way from county road commission vehicles traveling to, from and around the facilities. Consider the following points regarding parking within garages:

- In the event a county vehicle strikes and damages your employee’s vehicle(s), who will be responsible for the damage? How will that claim be handled? Is it possible that the vehicle damage was caused elsewhere, now becoming your problem?

- In the event of a road commission building fire or other catastrophic loss, would the MCRCSIP be expected to cover the loss of your employee’s vehicle(s)?
- In the event of a road commission building fire or other catastrophe originated by your employee’s vehicle, would the employee’s vehicle insurance cover a multi-million dollar claim?
- Do you have the time to routinely check to ensure that privately owned vehicles are properly insured when parked inside?

2. **Employee Vehicle Maintenance:** Similar to parking inside, we must keep in mind a few (but not limited to) important issues:

- Could the taxpayer argue that they should not foot the additional expense for building heat, lights, water, tool usage, etc. associated with allowing employees to perform such activities on their personal vehicles?
- Could someone argue that such activities are a misuse of road commission funds and equipment?
- Would the taxpayer argue that they should be allowed to perform maintenance/washing vehicles, subsequently requesting usage and time of your maintenance or wash bays? Why are road commission employees an exception they might argue.
- Would an employee attempt to perform maintenance on a vehicle that is not his/her personal vehicle? Or perform side work for payment?
- Should an employee, relative or friend become seriously injured or killed while on road commission property during off hours, would it trigger a liability or a worker’s compensation claim to your organization?
- Without proper supervision, would off-hour use of your facility encourage property theft, damage, vandalism, or promote certain activities (i.e. drinking) contrary to your company work and safety policies?



IS THE TWO-YEAR STATUTE OF LIMITATIONS FOR HIGHWAY CLAIMS EXTENDED BY THE MINORITY AND INSANITY SAVINGS PROVISION IN THE REVISED JUDICATURE ACT?

Jon D. Vander Ploeg
Chairperson – Appellate Department
Smith Haughey Rice & Roegge

A minor child injured in an accident might have a claim against a road commission for improper maintenance or repair of the roadway. Another person, incompetent by way of insanity whether as a consequence of an accident or not, similarly might have a claim against a road commission for improper roadway maintenance or repair. Both cases raise interesting questions about the statute of limitations.

Claims against road commissions, whether for motor vehicle negligence or negligent repair or maintenance of the roadway, are necessarily brought under the Governmental Tort Liability Act. The Act extends a broad grant of immunity to governmental agencies, but it allows certain sorts of claims. These various windows for tort claims are exceptions to the broad grant of governmental immunity. Hence, a plaintiff might sue a road commission for injuries arising out of negligent operation of a motor vehicle – the “motor vehicle exception.” A plaintiff might sue for improper roadway maintenance or repair – the “highway exception.” The Governmental Tort Liability Act provides a two-year statute of limitations for highway repair and maintenance claims.

A similar statute of limitations governs ordinary tort claims against non-governmental defendants. Those cases are filed and pursued, not under the Governmental Tort Liability Act, but rather within the confines of the Revised Judicature Act. The RJA contains a “minority and insanity savings provision” which applies to the statute of limitations. MCL 600.5851 permits the injured plaintiff to bring a claim within one year after reaching the age of majority or one year after insanity has ended. Thus, an injured minor (under the age of 18) is not barred from bringing an action if it is filed before he or she reaches the age of 19. An insane person retains the right to bring an action for as long as the insanity continues, until one year after it has ended. But the question for lawsuits against governmental agencies, like road commissions, is whether the minority and insanity tolling provision applies to highway claims. That question remains untested in Michigan.

There is a good argument that the insanity and minority savings provision does not apply to governmental tort liability claims. The statute provides:

. . . If the person first entitled to make an entry or bring an action under this Act is under 18 years of age or insane at the time the claim accrues, the person or those claiming under the person shall have one year after the disability is removed through death or otherwise, to make the entry or bring the action although the period of limitations has run. . . .

Where the language refers to actions “under this Act” the question is whether that limits its application to those brought under the RJA. Governmental tort claims are brought under the Governmental Tort Liability Act. Hence, a governmental agency might argue that the savings provision does not apply to governmental tort

claims, and that the statute of limitations bars any action after two years, regardless of minority or insanity.

Again, this argument has not been tested, at least not in any published decisions of the Michigan appellate courts. It is surely something to keep in mind, however, when defending claims. Representatives of injured minors might be waiting to bring claims at a later date, hoping that the law becomes more favorable to them. They might be looking to the savings provision to extend those claims beyond the two-year statute of limitations.

Michigan courts might very well rule that the savings provision does not apply. In *Cameron v Auto-Club Ins. Assoc.*, 263 Mich App 95; 687 NW2d 354 (2004), the Court of Appeals provided the road map for the argument that the tolling provision does not apply to actions brought under the GTLA. The Court there agreed with the defendant that the savings provision applied only to those causes of action brought pursuant to the RJA. The plaintiff in that case claimed recovery for services under the No-Fault Act. The savings provision did not save plaintiff from the “one year back” rule of the No-Fault Act.

The same argument can be made here. Claims brought under the GTLA are not brought under the RJA. Consequently, the minority and insanity savings provision of the RJA should not apply to claims against governmental authorities. The statute of limitations, two years, remains exactly that, two years, regardless of the plaintiff’s status as a minor or insane person.



AND LATE BREAKING NEWS....

.....**SUPREME COURT OVERTURNS HOBBS AND BROWN – A ROAD COMMISSION NEED NOT SHOW ACTUAL PREJUDICE FROM LATE NOTICE IN ORDER TO INVOKE THE PROTECTION OF THE 120 DAY NOTICE PROVISION.**

In Rowland v Washtenaw County Road Commission (No. 130379) the Michigan Supreme Court held that 120 day notice provision applicable to the defective highway exception to governmental immunity must be enforced as written. The statute provides, as a condition to any recovery, that the injured person give notice of the time, place, injury, and specific defect, all within 120 days after the accident.

In the 1970’s, the Supreme Court decided the Hobbs case, holding that a road commission needed to show actual prejudice to invoke the notice provision as a reason to dismiss the plaintiff’s lawsuit. In the mid-1990’s the Supreme Court reaffirmed Hobbs in the Brown case. While the Court did not wholeheartedly support Hobbs, the justices invoked the rule of *stare decisis* – that the law was settled for 20 years following Hobbs and ought not be changed now.

On May 2, 2007, the Supreme Court, by majority vote, held otherwise. The statutory 120 days notice requirement is enforceable, and without a road commission having to make a showing of prejudice. The Courts had been wrong to conjure the prejudice idea out of thin air. The statute means only what it says, and nothing more. Where a plaintiff has not given proper notice within 120 days after the accident, the court must dismiss a subsequent lawsuit asserting the claim.



Individual Supervisors Can Be Held Strictly Liable for Creating a Hostile Work Environment for Subordinate Employees

Wendy S. Hardt
Michael R. Kluck & Associates

Michigan courts have gone back and forth in recent years over the issue of whether a supervisor can be held individually liable for violating Michigan's Civil Rights Act. In Jager v Nationwide Truck Brokers, Inc., 252 Mich App 464, 485; 652 NW2d 503 (2002), the Michigan Court of Appeals held that a supervisor may not be held individually liable for violating the Civil Rights Act. In Elezovic v Ford Motor Company, 472 Mich 408, 441 (2005), the Michigan Supreme Court reversed the Jager holding, concluding that an agent who sexually harasses an employee in the workplace can be held individually liable under the Civil Rights Act. The Elezovic Court remanded the matter to the circuit court for further proceedings regarding the defendant supervisor, Daniel Bennett. On remand, the circuit court granted defendant Bennett's renewed motion for summary disposition on the ground that he was not functioning as an "agent" of Ford when he committed the charged acts of sexual harassment. Another appeal followed, which was recently decided in favor of the employee on January 25, 2007.

On appeal, the defendant supervisor argued that he was not acting within the scope of his duties when he committed the alleged acts of sexual harassment and therefore could not be held individually liable. The Court of Appeals disagreed. At issue in the case was hostile work environment sexual harassment, which is defined to include unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct or

communication of a sexual nature where such conduct or communication has the purpose or effect of substantially interfering with an individual's employment or creating an intimidating, hostile, or offensive employment environment. *Quid pro quo* harassment, i.e. conditioning terms of employment on responses to requests for sexual favors, was not alleged. Noting that the Civil Rights Act defines an "employer" as "a person who has one or more employees, and includes an agent of that person." the Court of Appeals found that if the purported harasser is an agent of the employing entity, the harasser is treated as if he is the employer for purposes of the Civil Rights Act. In other words, the harasser may be held directly and individually liable if he engaged in discriminatory behavior in violation of the Civil Rights Act. No *respondeat superior* analysis would be necessary with respect to the agent's direct and individual liability. What this means is that the individual agent could be held strictly liable, even though there might not be enough evidence to hold the employing entity liable.

So who constitutes an agent for purposes of the Act? The Court of Appeals concluded that it is through the delegation of general supervisory power and authority that one becomes an "agent" of the employing entity and, thus, an employer within the context of the Civil Rights Act. As the Court of Appeals stated:

Specifically, persons to whom an employing entity delegates supervisory power and authority to act on its behalf are "agents," as distinguished from co-employees, subordinates, or co-workers who do not have supervisory powers or authority, for purposes of the CRA. If this agent is also the alleged sexual harasser, the agent is considered an employer under the CRA and may be directly and individually liable for this tort against the victim, whether or not the employing entity is liable.

Continued on page 8.....



RAILROAD GRADE CROSSING SAFETY

Mike Shultz
MCRCSIP Assistant Administrator
Director of Loss Control/Training

Our membership once again experienced a train accident involving a county plow truck a few weeks ago. While performing winter maintenance, the driver slid his truck over the tracks at the same time the train was crossing. Fortunately, no serious injuries were sustained, however, the truck and train engine experienced substantial damage. We are happy to report that the driver was properly seat belted at the time of the accident. Otherwise, the energy from the train impact would have sent him flying, likely resulting in serious permanent injuries or even death.

In Michigan, the majority of counties have active urban and/or rural railroad grade crossings. The term “Active” implies that the tracks (and crossings) are currently receiving railroad traffic. Note: When a crossing is no longer active, the railroad will eventually pull the cross bucks (X) and rails. Depending on the number of tracks and the rail schedule in your area, crossings might experience a train several times a day or once a week. Trains seldom run on schedule, so guessing the train time at any crossing would not be practical, and in-fact dangerous! Therefore, if you see a cross buck sign, expect a train and never guess if the crossing has rail traffic once a month or 25 times a day.

In the interest of accident prevention, our drivers need to understand, or be reminded about the importance

of staying alert and yielding to a train. In fact, Operation Lifesaver® (check out www.oli.org) informs drivers to STOP, LOOK and LISTEN when approaching any grade crossing.

As part of the educational information offered by the MCRCSIP and Operation Lifesaver®, drivers must keep in mind the size and weight of a train compared to that of a county vehicle. Regardless of the size and weight of your vehicle or equipment, our drivers are at a serious disadvantage. There is no comparison between the two! A large county truck might win the battle with a small passenger vehicle, however, it is certainly no match for a train. A low speed train has proven to toss a county road commission truck like it is a toy.

Another area of concern is that drivers (including some professionals) do not understand and/or become complacent to passive crossings. A passive crossing is one that does not have a gate and/or signal. It only has a cross buck sign and possibly a STOP sign displayed. Drivers must understand that a passive crossing has the same danger as those crossings with gates and signals.

When complacent drivers begin to treat a crossing like a speed bump in the road, that unsafe behavior is the formula for disaster. Just slowing down, but never looking, will get someone killed! We encourage supervision to monitor their drivers to ensure that they are treating the crossings with the respect they deserve!

We believe driver safety awareness is the key to understanding and encouraging safe behavior. Regardless of whether or not the information is new or just a refresher to your drivers, a periodic reminder is time well spent! As part of this article, a short quiz is provided and designed to be used at your next safety meeting. If you are interested in a full 1 hour presentation showing examples of tragic accidents and viewing an Operation Lifesaver® video, please feel free to contact Mike Shultz or Mike Phillips.



RAILROAD GRADE CROSSING SAFETY

Challenge Your Drivers with some True or False Questions

1. According to the Federal Railroad Administration, nationally nearly 1000 highway rail-grade collisions occurred in 2006.

Answer: **False** - The number is nearly 3000. To add to this, 79 collisions occurred in Michigan, resulting in 10 fatal accidents.
2. On average, more people die in highway/rail crashes each year than in airplane crashes.

Answer: **True** - Remember this is on average!
3. Around 10% of rail-grade collisions occur at crossings where active warning devices exist.

Answer: **False** - closer to 50% - drivers often disregard gates and signals.
4. A 150 car freight train stopping distance at 30 mph is about 1/3 of a mile.

Answer: **False** - 2/3 of a mile. In fact, that same train at 50 mph takes 1.5 miles to stop.
5. It is illegal to go around a crossing gate.

Answer: **True** - Do not attempt to cross the tracks until the gates are raised and the lights have stopped flashing. Note: If an accident occurs, a driver and his employer can be held liable for injuries and property damage.
6. Cross buck signs (**X**) should be treated as a Yield sign at crossings.

Answer: **True** - Slow down, look and listen and be prepared to yield to the train. If a Stop sign is posted, you need to stop your vehicle. Pay close attention to any supplementary information below the cross buck sign. A supplementary sign will indicate **2** or more tracks at that crossing.
7. Never change gears in your vehicle when crossing over the tracks.

Answer: **True** - Changing gears can be risky. Maintain the same gear until you are over and clear of the tracks.

8. If your vehicle stalls or gets stuck on the tracks, stay with the vehicle until help arrives. Feel free to sit inside the cab where it is comfortable.

Answer: **False** - After reasonable attempts to get it moved, get out and call for help immediately. Contact information should be posted at the crossing. If a train is approaching, move quickly in the direction of the train, away from the tracks at an angle.

NOTICE

Quarterly Loss Run Reports are available to Member Road Commission Managers via the MCRCSIP website, www.mcrs-ip.org. Managers have been set up with a user name and password in order to access these reports under the Members Only section of the website. Please call the MCRCSIP office if you have any questions.

Hostile Work Environment for subordinate Employees Continued from page 6.....

In order to establish the liability of such a supervisor, it would not be necessary to prove that the supervisor was acting within the scope of his authority when he committed the alleged harassment.

All employees who serve in supervisory roles should take note of this decision and its impact. Supervisors should educate themselves concerning the requirements of the Civil Rights Act, so as not to find themselves at the heart of a lawsuit. If supervisors understand the individual consequences to themselves of engaging in harassing behavior, one would presume they will avoid discriminatory behavior in performing their supervisory duties, so as to avoid allegations of harassment which could result in significant personal liability.



CYCLIN' & HOOFIN'

Mark Jahnke
Specialty Claims Services, Inc.

It's Spring time in Michigan and time for housebound, hibernating residents to get outdoors and enjoy the warmth and sunshine! Harleys and Schwinns will be pulled out of the garage and dusted-off for the season and joggers and walkers will reappear along with the leaves on the trees. Unfortunately, the increase in two-wheel and foot traffic on our county roads brings with it an increase in certain claim exposures and a corresponding increased need for vigilance in keeping county roadways in good repair.

The statutory duty of a road commission to maintain its roadways in reasonable repair extends to all forms of "public travel" including motorcycles, bicycles and pedestrians. Conditions that may not create a hazard for an automobile or truck, such as loose stone on a paved roadway or small to moderate-sized potholes within the roadbed, can cause problems for motorcyclists, bicyclists, joggers and walkers.

We recognize that it is a daunting task for a road commission to maintain its roadways free of debris, foreign substances and road surface irregularities such as ruts, potholes and pavement break-ups on a continuous basis, but from a road liability perspective, that is where our focus should be. Recent case law in Michigan has been very favorable to road authorities and has narrowed the liability exposure to **proper maintenance of the roadbed itself** (eliminating liability exposure for signing issues, design, off-road vision obstructions, etc.).

As the courts have changed their focus regarding legal liability for road defects, so should road commissions adjust their focus to concentrate on the "hot"

topic; *proper maintenance of the roadbed*. We still **strongly** advise and encourage road commissions to install and maintain proper traffic control devices, provide clear vision at intersections, properly design roadways and maintain gravel shoulders level with the road surface. However, just as Spring time renews the Michigan landscape, it also renews the need to provide the safest roadways possible for **all** users of the roads!

DIRECT ACCESS TO DRIVING RECORDS

You may, or may not, know that the Michigan Department of State provides direct access to its computer system so that commercial users can obtain driving records under certain specified conditions. Under this program, a computer at your road commission will be able to access specific Department of State records through the Internet whenever a record is needed. In addition, when authorized to access driving records, these inquiries may be submitted via the computer.

The Michigan Department of State provides all the necessary forms and information to establish this service.

There have been occasions when road commission truck drivers have received tickets but have not reported them to their supervisor. It may be beneficial for managers to subscribe to this program in order to stay informed.

For more information, please go to www.michigan.gov, click on Secretary of State under Quick Links, and type in Direct Access in the search bar.

ANNUAL MEMBERSHIP MEETING

Our Annual Membership Workshop and Meeting will once again be held at the Soaring Eagle Resort in Mt. Pleasant on July 18 and 19, 2007.

Our workshop speakers will be Mr. John Males, Sanilac County Administrator and Field Services Consultant for the Michigan Association of School Boards, and Mr. Marshall Johnson, a Consultant for Marsh Risk Consulting. Mr. Males will be speaking on Boards' and Managers' roles in a time of economic challenge and Mr. Johnson will be speaking on employee theft issues from a pre and post loss basis.

Please join us. Meeting registration materials will be arriving shortly. You can also register on-line by going to www.mcrcsip.org. A link is provided for room reservations at the Soaring Eagle.



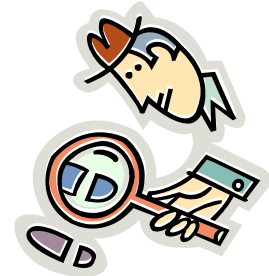
Please periodically review your equipment and property schedules to make sure that new equipment has been added in case there was ever a loss.

Also, please check to see that all equipment and vehicles with a duty rating of over one ton has a disconnect switch installed. Equipment and vehicles parked outside are not exempt from having a disconnect switch installed.

MCRCSIP BOARD MEETING SCHEDULE

June 14-15, 2007	Atheneum Detroit
July 18-19, 2007 Annual Meeting	Soaring Eagle Resort Mt. Pleasant
July 19, 2007 12:30 p.m.	Soaring Eagle Resort Mt. Pleasant
October 18-19, 2007	Yarrow Conf. Center Augusta
December 13-14	Perry Hotel Petoskey

Meetings are open to all members and are moved around the State in order to be as convenient and accessible as possible to those wishing to attend.



BE ON THE LOOKOUT!

One of our Northern Michigan member road commissions had 55 scraper replacement blades stolen from their property. Please be aware, just in case someone tries to sell you some replacement blades.

If you have any information regarding the missing blades, please contact the Michigan State Police or Specialty Claims Services, Inc.

**MCRCSIP ADMINISTRATIVE
DIRECTORY**

Phone: (517) 482-9166 or (800) 842-4971
Fax: (517) 485-4809

Frederick Haring
Administrator
E-Mail: fharing@mcrsip.org

Gayle Pratt
Assistant Administrator
Director of Finance & Administration
E-Mail: gpratt@mcrsip.org

Michael Shultz
Assistant Administrator
Director of Loss Control & Training
(616) 283-1103
E-Mail: mshultz@mcrsip.org

Michael Phillips
Sr. Loss Control Specialist
(616) 283-1296
E-Mail: mphillips@mcrsip.org

Matthew Morgan
Web Developer
E-Mail: mmorgan@mcrsip.org

Kay Newberry
Administrative/Property Specialist
E-Mail: knewberry@mcrsip.org

Janet Wise
Administrative Assistant
E-Mail: jwise@mcrsip.org

REMINDER!

We're Here For You – Guaranteed

We cover your liability. If you feel you have a problem,
please call us.

1-800-842-4971

For additional copies of the "Pool Cue" please call or
email Janet Wise or Kay Newberry.

**SPECIALTY CLAIMS SERVICES, INC.
42450 Garfield, Suite E
P.O. Box 381136
Clinton Township, MI 48038**

Phone: (586) 226-2446 or (877) 855-8614
Fax (586) 226-2217

CONTACT LIST:

Kirsten Lents klents@specialty-claims.com	Extension 100
Mark Jahnke mjahnke@specialty-claims.com	Extension 101
Andrea Alef aalef@specialty-claims.com	Extension 102
Jim Kesek jkesek@specialty-claims.com	Extension 103
Paul Palazzola ppalazzola@specialty-claims.com	Extension 104
Paul Aubin paubin@specialty-claims.com	Extension 105
Maureen Verkest mverkest@specialty-claims.com	Extension 107

NOTICE!

Please call our **24-HOUR EMERGENCY PAGER
NUMBER** to report serious accidents that need
immediate attention after hours.

Call 1-800-209-8349 and a Specialty Claims
Investigator will respond to your call A.S.A.P.

**Michigan County Road Commission
Self-Insurance Pool
P.O. Box 14119
Lansing, Michigan 48901**



Present and previous issues of the Pool Cue are available on the MCRCSIP website – www.mcrsip.org.

**The Pool Cue is published quarterly by the
Michigan County Road Commission
Self-Insurance Pool
417 Seymour Street, Suite #2
P.O. Box 14119
Lansing, Michigan 48901**