

## THE RISK JOURNAL

A PUBLICATION FOR MMRMA MEMBERS

APRIL 2026

## PROPERTY RISK MANAGEMENT, PART 8

## Mitigating Losses, Damage from Hail and Heavy Winds

by Cindy C. King, Director  
of Membership Services  
and Human Resources

**IN RECENT WEEKS, STRONG** winds and tornadoes swept across Michigan on more than one occasion, serving as a powerful and devastating reminder that property damage is among the highest risk exposures for MMRMA and our membership. This article focuses on the steps members can take to prevent damage from hail and strong winds.

Operational planning, proactive maintenance, and resilient construction are all key components of mitigating this unpredictable but likely property risk exposure.

### Planning Ahead

The Insurance Institute for Business and Home Safety recommends the following planning measures:

1. Assess your exposure and identify vulnerable facilities and critical assets.



### Assess your exposure, identify vulnerable facilities, and determine critical assets.

2. Create a business continuity plan and a severe weather plan.
  - > Compile a list of emergency contacts—tree services, utilities, etc.
  - > Designate safe room(s) within your facilities for staff/visitors.
  - > Identify those responsible for last-minute preparations.
  - > Define communications protocols, including procedures for sharing updates and other information.
  - > Implement an IT data backup and recovery system (offsite and/or cloud-based).

- > Develop an employee support plan which could include remote work or mental health services.
- > Conduct training drills.

### Proactive Maintenance

Routine inspections can help identify damage or deterioration to roofs, flashing, gutters, skylights, exterior walls, doors, and windows.

According to Main Street America, a sound maintenance program will include:

- > Debris clearing—roofs, drains, surrounding property
- > Repairs—roof shingles, panels or flashing
- > Securing loose equipment and outdoor furnishings
- > Closing/locking windows and doors when not in use.

**Operational planning, proactive maintenance and resilient construction are key components of mitigating these risks.**

### Resilient Construction: Roofs

The National Weather Service identifies Mid-Michigan and the Detroit metropolitan region as areas most prone to hail.

These recommendations could help reduce the potential for damage:

- > Install impact-resistant roofing systems designed to withstand hail impacts and high winds. UL 2218 Class 4 impact ratings provide the highest level of resistance to hail damage. These products are engineered to absorb impact energy and reduce cracking or punctures from hailstones.

*continued on page 2*

## Mitigating Losses from Hail, Heavy Winds, *continued from page 1*

> For new construction, select roofing assemblies rated for local hail and wind exposure zones. Proper installation is essential because poorly installed systems, despite using high-quality materials, can fail.

### **Resilient Construction: Building Openings and Exterior Features**

> Install storm shutters or impact-resistant windows, which are designed with multiple layers of laminated glass to withstand high winds and flying debris, a strong inner layer, and reinforced framing; they also improve energy efficiency.

> Install reinforcing garage doors and large bay doors that use heavy-duty steel. Consider other resilient components such as diamond hinges, high-strength rollers, and single or double end stiles (vertical structural support on the interior of the door to further strengthen the door).

> Secure roof-mounted equipment, solar panels, and signage.

> Ensure rooftop HVAC units have hail guards or protective screens.

### **Preparing for Hail and Wind Events**

The National Weather Service reports that wind hazards in Michigan include straight-line storms, tornadoes, and lake-effect wind events. Lake-effect wind events are most common along Lake Erie and



**The challenge is to preserve the character of historic buildings while mitigating the risk of damage.**

**Photo: Marquette City Hall**

### **Storm shutters, impact-resistant windows, and reinforcing garage doors help secure buildings.**

Lake Huron. These areas are prone to gale warnings and heavy freezing spray during winter months.

These recommendations could help protect members against damage from hail and wind:

> Invest in weather monitoring systems, including remote monitoring equipment.

> Sign up for weather alert services that provide real-time updates.

> Make sure communication devices are charged, and staff have access to chargers.

> Invest in emergency generators.

> Gather emergency materials such as plywood, sandbags, waterproof tarps to prevent further damage.

> Keep flashlights, batteries, and a portable weather radio on hand.

> Invest in water intrusion detection and water shut-off devices.

> Consider wind load design for structures.

> To the extent possible, store vehicles, equipment, furnishings, and other items inside when inclement weather is expected.

> If vehicles and equipment must be left outside, store away from trees, power lines, and structures that could collapse during high wind events. Use covers, tarps or hail blankets (padded covers) to help prevent damage.

### **Historic Buildings**

Many members own old or historic buildings, which may require different risk guidance to guard against property damage related to hail or heavy winds. According to the National Park Service (NPS), a "municipal owner should approach this as a historic-preservation project first and a hazard-mitigation project second."

NPS suggests reducing "hail and wind vulnerability while preserving the building's character-defining features and historic integrity." This may mean "repairing rather

than replacing where feasible and using replacement materials that match or are compatible when deterioration is too severe."

Additional suggestions for historic buildings:

> Conduct a preservation review before doing any repairs/replacement.

> Repair and maintain the roof first.

> Use least visible wind-hardening measures first, such as strengthening the roof-to-wall connections, upgrading underlayment, adding water barriers, or a sealed roof deck.

> Replace slate with slate, wood with wood, etc., and use compatible substitutes only when necessary.

> The National Park Service guidance for windows "strongly favors repair, and specifically notes that storm windows should be investigated whenever feasible."

> According to the Federal Emergency Management Agency (FEMA), "on older

*continued on page 4*

# Risk Management Workshop Training Highlights

by Tamara Christie,  
Communications Manager

## AT MMRMA'S RISK

Management Workshop this February in Lansing, more than 200 people spent a full day networking with staff, the Board of Directors, and fellow members. This annual winter event is an opportunity for member employees to attend the Board meeting and to learn the latest about MMRMA activities, resources, and ways to successfully manage risks across their operational areas.

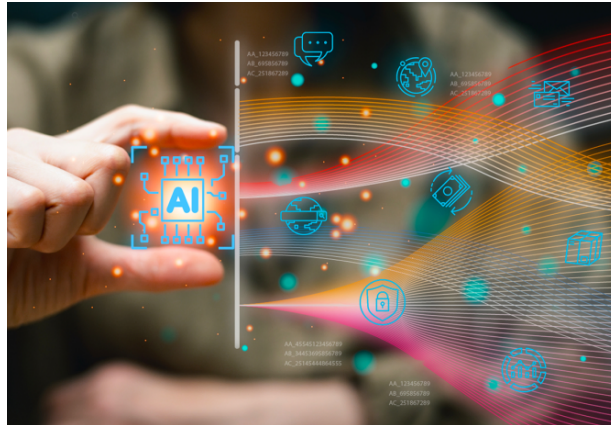
## Opening Speaker

After the MMRMA Board meeting, writer Chad Livengood kicked off the day of training. A native Michigander, Chad says his approach as a journalist is to shine a light on "issues that don't get a lot of attention" but have a big impact on the state and its residents.

He shared his perspectives on the state budget, sources of revenue, and implications for Michigan's schools, roads, land use priorities, and other outcomes related to critical infrastructure, jobs, academic performance, and more.

## Digital Dangers

Three MMRMA panelists shared insights on how members can protect public data and manage cyber incidents. Director of IT and Cybersecurity Dan Bourdeau, Director



## Panelists shared how members can protect public data and manage cyber incidents.

of Claims and Legal Services Starr Kincaid, and Senior Claims Attorney Samantha Heraud provided an overview of the risk landscape nationally and in Michigan, including the growing threat of cyberattacks powered by Artificial Intelligence (AI). Attendees learned how to identify common methods of cyber criminals and what to do when a cyber incident is suspected or confirmed.

## Breakout Sessions

Morning and afternoon tracks each offered three concurrent training topics. MMRMA Senior Risk Control Consultants Mike Bertha and Curtis Caid presented on the risks of allowing governmental employees to carry firearms while working. Guest speakers addressed change management, drone technol-

ogy in risk management, and training on how to de-escalate tense situations.

Other highlights:

### Actionable uses for ChatGPT.

Dan Bourdeau took to the podium to give his audience a glimpse at ChatGPT and share real-life use cases for how public entity employees can use AI in their departments. Examples include drafting public notices, ordinance summaries, and FAQs. Dan also stressed the importance of guard rails and policies to ensure safe use of AI tools in local government work. Here are a few golden rules shared by Dan:

- > Always review and verify AI output before using.
- > Use ChatGPT as a starting point, not a finished product.
- > Be specific in your prompts; context is everything.
- > Check with your IT department about approved AI tools.
- > Keep a human in the loop for all public-facing content.

**Establish and regularly review guard rails to ensure safe use of AI tools by local government employees.**

### Leadership during crisis.

Pat Doering, commander of the St. Charles, MO, regional crisis negotiation team, shared tools for leading people, communicating under stress, and building a culture of resilience. His framework for this approach is Calm, Clarity, and Connection. As Pat explained, leaders set the tone, facial expressions are "the first briefing," and that panic spreads fast. Fortunately, he pointed out, "calm is contagious" as well.

### A Creative Coda

Cliff Goldmacher has a unique approach to teaching innovation and creativity. A professional songwriter for three decades, Cliff has written over a thousand songs and has also worked as a music producer.

According to Cliff, only four out of ten people describe themselves as creative. His mission, in part, is to help more of us realize we all have a creative spark within.

*continued on page 4*



April 3 marked the Detroit Tigers' opener in 2026 at Comerica Park, the team's home since 2000. Before that, a historic site at Michigan and Trumbull avenues hosted the team for over a century (1896–1999), evolving from a wooden stadium into the venerable Tiger Stadium, also home of the Detroit Lions from 1938 to 1974.

Bryan J. Anderson, CPA  
Executive Director

Daniel Bourdeau, Director  
of IT and Cybersecurity

Cindy King  
Director of Membership  
Services and Human  
Resources

Starr M. Kincaid, Esq.  
Director of Claims  
and Legal Services

Debra Lichtenberg, CPA  
Director of Finance

The *Risk Journal* is edited by Tamara Christie, Communications Manager (tchristie@mmrma.org), and published six times a year for members of Michigan Municipal Risk Management Authority.

Please note that the *Risk Journal* may include AI-assisted content. The authors and editor thoroughly reviewed and vetted all such material.

© MMRMA 2026



**Heavy rain during severe wind events increases the risk of water infiltration.**

civic buildings, damage frequently comes from failure of appendages and secondary features: cornices, parapets, chimneys, cupolas."

> FEMA recognizes that hail and heavy winds are usually associated with rain; water infiltration must be controlled.

> NPS recommends conducting frequent inspections of historic buildings before the storm season to look for loose mortar, open joints, and other deterioration.

> Municipalities are also advised to review any historic district, state rules, grant conditions, and insurance requirements that may apply.

While members cannot control the weather, they can take steps to guard against property losses.

MMRMA has several resources in our member portal to assist in mitigating property risks. Member employees can login or request access at [mmrma.org/members/login](http://mmrma.org/members/login).

Sources: <https://ibhs.org/guidance/businessdisasterguides/>  
<https://msainsurance.com/resources/prepare-for-wind-and-hail-in-my-area>  
<https://forecast.weather.gov>  
<https://www.travelers.com/resources/weather/tornadoes>  
[https://www.fema.gov/sites/default/files/2020-07/successfully-retrofit-buildings-wind\\_hurricane-michael-florida.pdf](https://www.fema.gov/sites/default/files/2020-07/successfully-retrofit-buildings-wind_hurricane-michael-florida.pdf)  
<https://www.nps.gov/subjects/taxincentives/secretarys-standards-rehabilitation.htm>

## Risk Management Workshop, continued from page 3

Cliff engaged the audience to write a song reflecting the event theme of "measuring risk."

His formula for successful songs (which can apply to any creative output) is to:

1. Balance emotion and story;
2. Find a fresh angle on a familiar topic;
3. Write what you know with sincerity; and
4. Commit to your cause.

Cliff also stressed the value of collaboration and stepping outside our comfort zones, which is how we grow. People can surprise themselves and each other when tackling difficult things together.



*Whether we realize it or not, we all have a creative spark within.*

Registered users of our member portal can find presentations for several breakouts and sessions in **My Documents** under the **Workshop/Training Materials > Risk Management Workshops** folder.