

MDOT Promises To Pay Catastrophic Claims in Move To Self-insure Mackinac Bridge

Bridge: From page 1

From the time of the bridge's construction in 1956, the trust indenture held the MBA to certain requirements, including carrying commercial insurance. When the bonds were paid off in 1986, this rule was extended by a task force that recommended the MBA continue to carry insurance.

The strategy was recently called into question, however, by a risk assessment completed by the Michigan Department of Management and Budget, which recommended the MBA drop its insurance because of the low rate of return.

State legislation was signed in

June allowing the bridge authority to self-insure instead of purchasing insurance through a commercial insurance provider. The MBA approved the plan at its July 10 meeting and made the switch in September.

The bridge is now setting aside \$200,000 each year until the insurance fund reaches \$1 million. This fund will be replenished to \$1 million each time a claim draws money from it.

The Michigan Department of Transportation (MDOT) entered into an agreement with the bridge, where any claim under \$1 million will be covered from the bridge's insurance fund and any catastrophic claim over \$1 million will be

covered by MDOT.

After the terrorist attacks September 11, 2001, the insurance premiums for the bridge increased from \$200,000 a year to about \$1 million, while coverage was reduced from \$300 million to \$100 million and was eliminated in the event of terrorist attacks.

Mackinac Bridge Authority Chairman William Gnodtke said supplemental terrorism coverage would have increased premiums by a third.

"We feel comfortable that we are protected as a stakeholder," Mr. Gnodtke said at the MBA meeting in St. Ignace Friday, December 4.

The MBA estimates that it has saved about \$50,000 since it

switched to self-insurance in September and estimates it will recover \$250,000 in savings each year.

Self-insurance was one of the money-saving strategies that for-

mer MDOT Director Gloria Jeff proposed in 2005 when she attempted to take control of the MBA. It was also a strategy employed by the Michigan Department of Natural Resources

to insure the museum at the Father Jacques Marquette National Memorial in St. Ignace, which subsequently burned to the ground and was never rebuilt because the funds to do so were not available.

St. Ignace Bowling League Action

Bluewater League

News Crew 57, Gateway Lanes 46, Mackinaw Trolley 45, Northern Bells 42, Gerry's Beauty Shop 40, Bessie's Pasties 39, Quality Inn 33-1/2, Apollo Home Mortgage 33-1/2.

HTG/s: News Crew 641/1745; HIG: Lois Hamel 209; HIS: Wendy Colegrove 521.

200s: Lois Hamel 209, Wendy Colegrove 200.

500s: Wendy Colegrove 521, Lois Hamel 519.

Splits: Judy Orriss, Brenda St. Onge, Marj Soderlund 3-10, Lana Lennington 4-5-7, Jan Nye 5-7, Tina Becker 9-10, Sheri Edwards 9-10, 5-8-10.

National League

Star Line 59, Gateway Lanes 54, Timmy Lee's Pub 51, Michelob Ultra 50, Clyde's Drive In 47, Mackinac Grille 47, Zodiac Party Store 38, Team Gutterball 18.

HTG/s: Timmy Lee's Pub 927/2635; HIG/s: Ralph Colegrove 254/648.

600s: Ralph Colegrove 648, Earl Harmon 623, Trestin Fogelsonger 600.

Splits: Jimmy Orriss, Keith Grogan 3-10, Ryan Green 3-10, 2-4-10, Chris Barker 5-10, Craig Skutt 2-10.

Holiday Open House - Downtown St. Ignace

Gros Cap School Holiday Program

Friday, Dec. 11 • 1:30 p.m.

Ladies' Shopping Day

Saturday, Dec. 12

St. Ignace PTO

Pancake Dinner & Pictures with Santa

Wednesday, Dec. 16 • 3:30 to 6:30 p.m.

McDonald's Restaurant

Send a Letter to Santa -

Check your list and write a letter to Santa!

Santa's Mailbox will be available at City Hall

Dec. 1 - 16

St. Ignace PTO Wii Game System Raffle Drawing

Thursday, Dec. 17 • 7:30 p.m.

St. Ignace Middle School

St. Ignace

Elementary & Middle School Programs

Thursday, Dec. 17 • 6:30 p.m.

Men's Shopping Day

Saturday, Dec. 19

St. Ignace Public Library Movie Night

Saturday, Dec. 19 • 1:00 p.m.

FREE Movie & Refreshments



Christmas SALE!
Sheep Skin Slippers • Jim Shore Angels • Willow Tree Angels
Moccasins 15% - 50% OFF

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Museum of Ojibwa Culture

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Thursday, Dec. 10th
Friday, Dec. 11th
Saturday, Dec. 12th

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Christmas drawing Dec. 14th & 21st
Dec. 7th Winner Lisa Winkelman

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The St. Ignace News

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Drawing to be held December 14
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Win A Giant Teddy Bear!

with a Wagon Full of Toys!

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St. Ignace Do-it Center
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Drawing to be held Dec. 18th at 3 p.m.

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Ace Hardware, Arnold Transit Company, B.C. Pizza, Belonga's Plumbing, Heating & Cooling, Bentley's B-n-L Café, Brown & Brown, Central Savings Bank, Colonial House Inn, Dockside Gallery, Driftwood Restaurant & Motel, First National Bank of St. Ignace, Gold Mine, Harrington's, Lakefront Electronics, Lynn Auto Parts, Mackinac Straits Area Photography, Mackinac Properties, RadioShack/Marine Center, Show Gifts, Straits Building Center, St. Ignace Greenhouse & Florist, The Locker Room, The Pavilion Shops, The St. Ignace News, St. Ignace True Value Hardware, Victorian Village, Village Inn, Whiteside Abstract & Title Agency

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