

COMMUNITY ASSOCIATION NEWSLETTER



The Art of Insurance Bidding: Practical Strategies Help Navigate a Hard Market

by Joni Lucas

Community association boards can take steps to improve their chances of securing better premiums by using some simple yet practical insurance bidding strategies. During a recent CAI webinar, insurance professionals outlined several relatively easy steps boards can take to save money and protect homeowners' investments when seeking policy renewals in a hard market.

Although there are signs the market appears to be stabilizing, the insurance industry continues to grapple with unsettling events such as the Surfside tragedy, rising construction costs, natural disasters, and tariffs. As a result, underwriting guidelines are shifting, companies are leaving the market, and premiums and deductibles are swelling. While these adjustments can be unsettling, they offer opportunities to provide more information and allow for better coverage, experts say. The traditional multi-broker model is no longer a viable option to purchase insurance, according to Jessica Knutsen, CIRMS, with USI Insurance Services in Falls Church, Va. Working with many brokers reduces the process to a race to get the best quote, she says. That situation creates delays and problems and quality suffers.

Knutsen says it's important for boards to identify and know all the players involved in a complicated process. That includes agents, brokers, and insurance carriers. "You want to work with someone with good credentials and who understands the market," she says.

[Link to Full Article](#)

ATTENTION

Please be sure to **CLICK HERE** to keep receiving our monthly newsletter! Our new website launched in July, and future newsletters will be sent via Glue Up in 2026! If you need assistance, email ced@cai-michigan.org.

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Upcoming Events Click Event for Details

November 2025:

- November 6-7, 2025: M-100: Community Association Management (Live Virtual Class)
- November 13-14, 2025: M-300: Advanced Insurance & Risk Management (Live Virtual Class)
- November 20-21, 2025: M-202: Association Communications (Live Virtual Class)

December 2025:

- December 4-5, 2025: M-203: Community Leadership (Live Virtual Class)
- December 19, 2025: Annual Awards Gala, Roostertail, Detroit, MI

2025-2026

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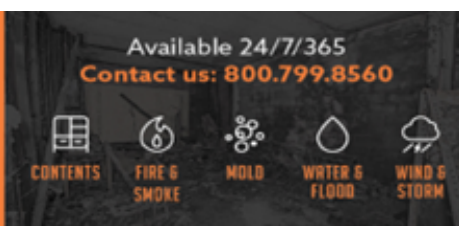
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2025 CAI-MI Flint Expo Wrap-Up

by Lisa Holbrook, CMCA



Board members and managers gathered at Warwick Hills Golf & Country Club in Grand Blanc on October 23, 2025, for an afternoon of education, networking, and community connection. Attendees explored the exhibitor hall, enjoyed great food and conversation.

They also participated in educational sessions including violations & collections, financial management and the always popular, attorney Q&A panel. Each session offering practical insights for all those in attendance.

The venue's welcoming ambiance – green fairways, spacious clubhouse, and comfortable meeting spaces – underscored the event's commitment to quality and connection. By the closing hour, participants had walked away not just with fresh ideas, but new contacts and renewed enthusiasm for their roles in stewarding healthy, vibrant associations. As the CAI-MI Flint Expo wraps up, it's clear our chapter has once again delivered on its promise: bringing community association professionals together to learn, grow and network in a setting both productive and engaging.

Big thanks to all attendees, speakers, sponsors and exhibitors for contributing to another successful chapter of CAI-MI's educational outreach. As we look ahead, we can't wait to bring more events that build on this momentum and foster stronger communities across Michigan.

Well-crafted Policies: Developing Straightforward Guidelines for Your Community

by Holly Lull, CMCA, AMS



Developing and implementing well-crafted policies is a cornerstone of successful community association governance. Thoughtful policies protect the association

and enhance the overall quality of life for residents. Boards should have clear policies and procedures for governing operations, decision-making processes, rules enforcement, and financial management.

Well-crafted policies provide consistency, fairness, and clarity, and help manage expectations. Well-defined guidelines can help protect property values by ensuring everyone understands and follows agreed-upon community-wide standards. There are several important areas to develop strong policies:

- Membership meetings. These policies should aim to define how community meetings are conducted, covering topics such as scheduling, quorum requirements, voting procedures, and transparency. Consideration can be given to setting agendas and rules for speaking during open forums.

[Link to Full Article](#)





Help Protect Your Community! Donate a Dollar-a-Door.

The Michigan Legislative Action Committee (MILAC) is a volunteer committee of the Community Associations Institute (CAI), consisting of homeowners and professionals serving community associations.

CAI-MI Legislative Action Committee works toward legislative solutions that protect Michigan community associations like yours from bad legislation that would hurt the community association housing model and restrict your rights. You can help the legislative action committee by contributing a "Dollar-a-Door or More" from your association.

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For questions email:

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