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May 8, 2023



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HALTON HILLS
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Purpose

- Key players
- Who is insured
- Insurance Claim Process
- Statistics
- Challenges facing the insurance portfolio
- Mitigation measures

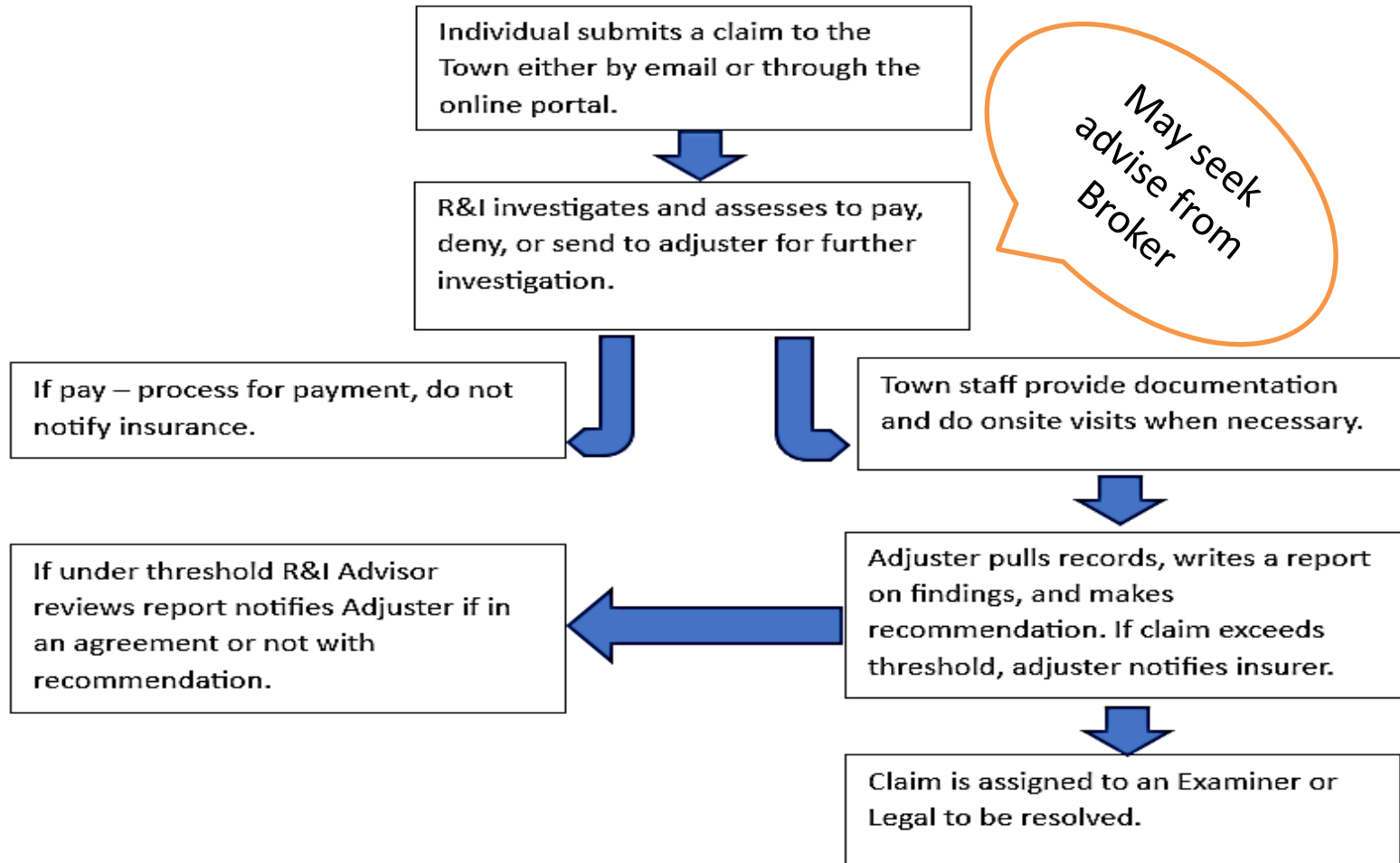
Key Players

- Town's Risk & Insurance Advisor – Manages claims and risk and liaises with insurance players
- Insurance Broker, Affiliated Insurance – Provides confidential advice, cost included in premium
- Insurance Adjuster, ClaimsPro – Deals directly with claimant, provides recommendations
- Insurer, Intact Public Entities – Provides insurance

Who is Insured

- Essentially, anyone who is employed by the municipality and is working within the scope of duties with the municipality will be covered under the policy including:
 - Employees, full-time, part-time and contract
 - Volunteers
 - Members of Council and Boards

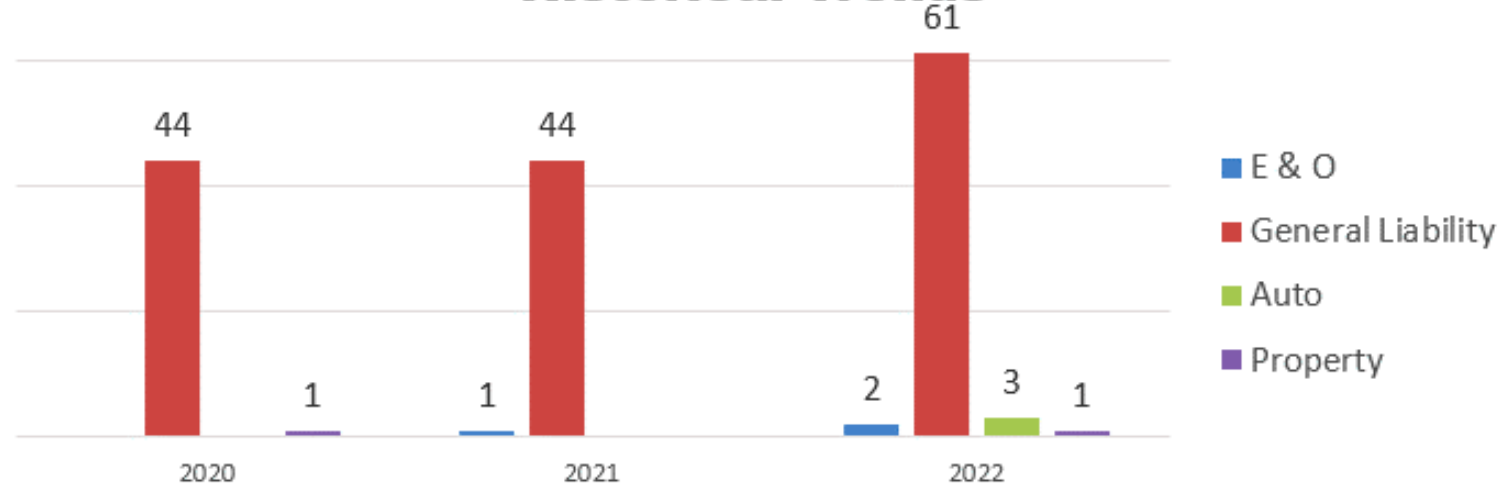
Insurance Claim Process



MMS – What is it?

- Minimum Maintenance Standards (MMS) were incorporated into the Municipal Act
- MMS regulations pertain road repair and maintenance, such as the frequency of road inspections, weather monitoring, ice formation on roadways, snow accumulation, and sidewalk trip ledges.
- Under the MMS, roads and highways are classified based on their average annual daily traffic and posted speed limits, there are required minimum levels of inspection and repair.

Claims Statistics Historical Trends



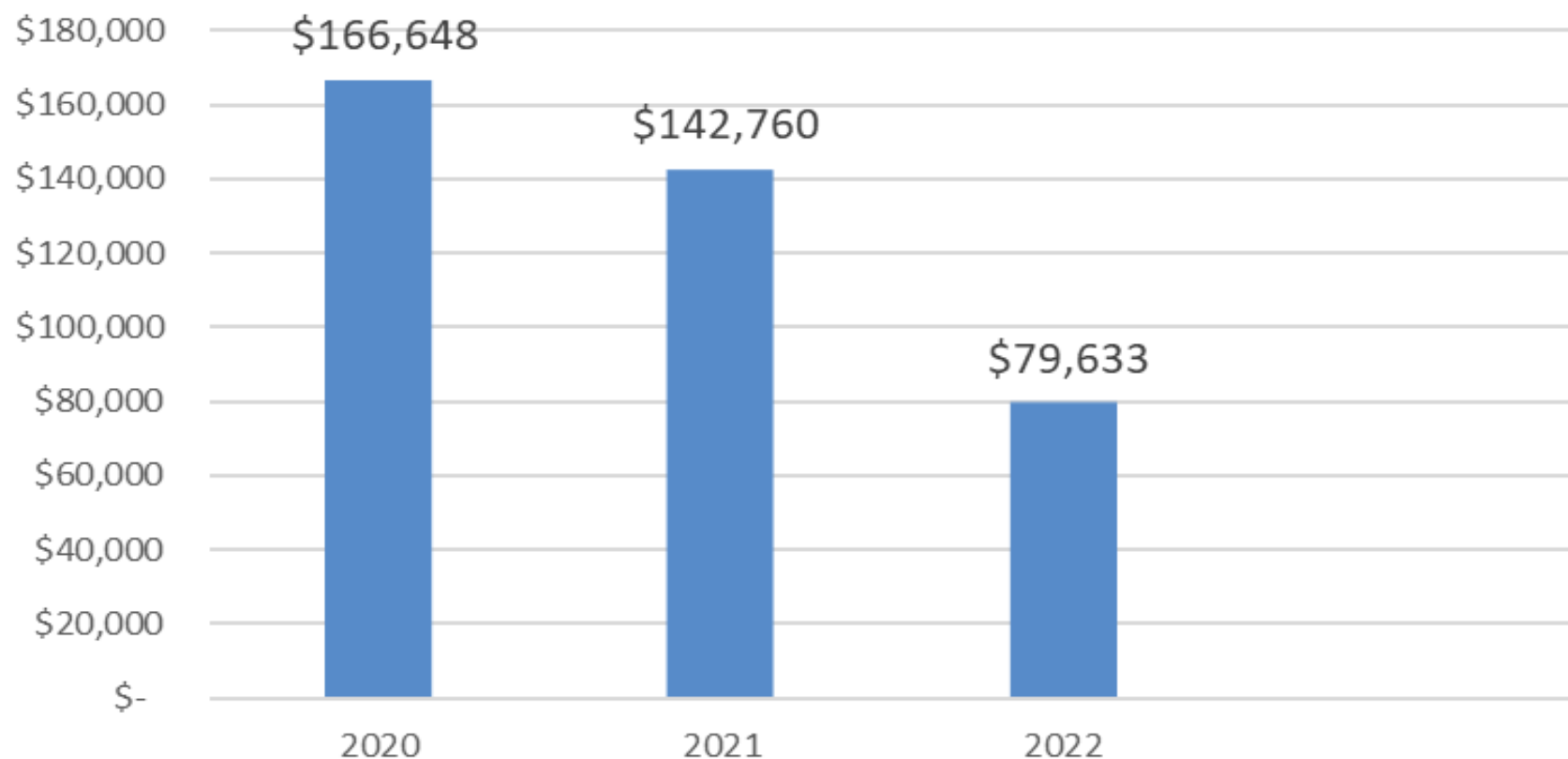
Year	E & O	General Liability	Auto	Property	Totals
2020	0	44	0	1	45
2021	1	44	0	0	45
2022	2	61	3	1	67
Total	3	149	3	2	157
% Growth	100%	39%	—	—	49%

% growth from 2021 to 2022

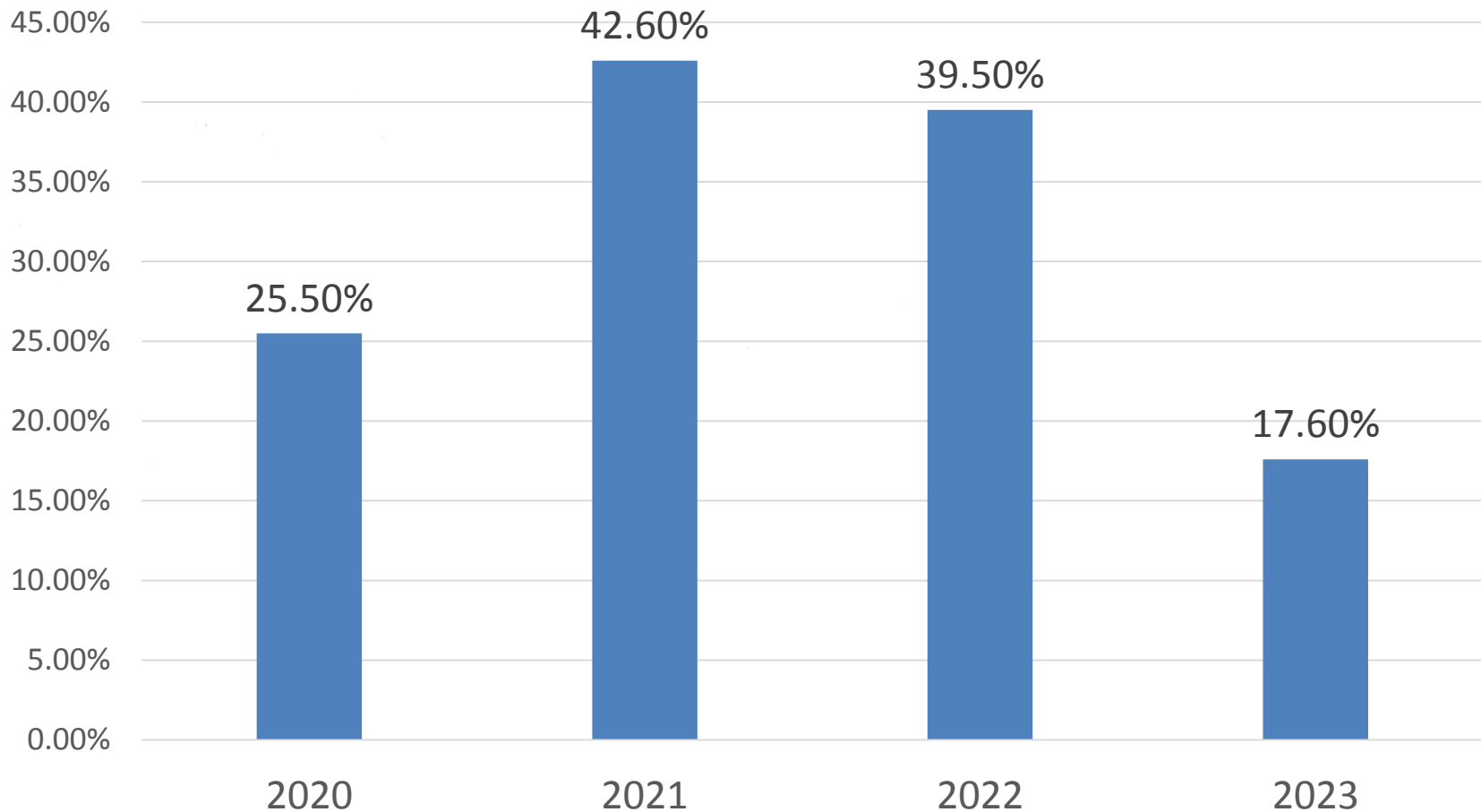


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Claims Statistics - Deductible Amts, Adjuster Fees & Claims Paid



Premium Percentage Increase

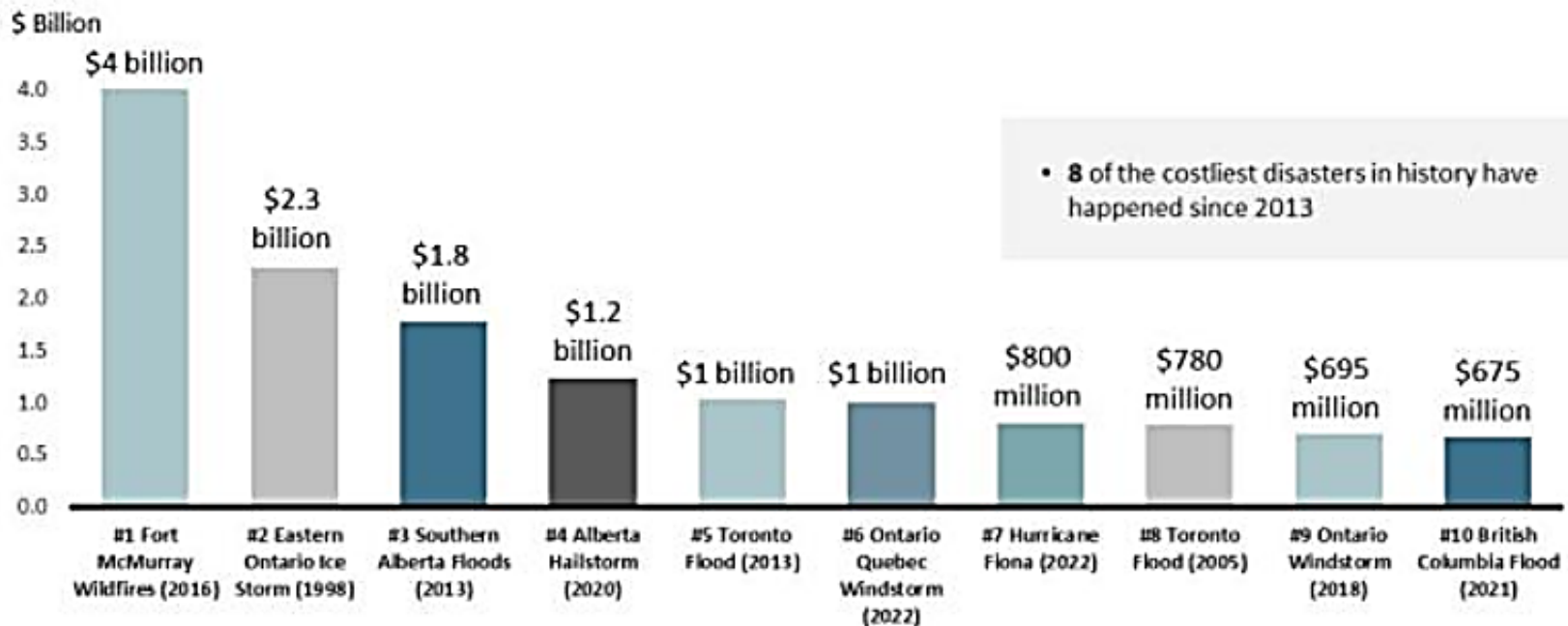


Challenges – External & Municipal Factors

- Hardened global insurance market
- Weather related losses
- Increased exposures
- Increasingly litigious society
- Joint & several (1% rule)

Weather Related Impacts

Canada: Top 10 Natural Disasters for Insurance Payouts



Mitigating Measures

- Keeping claims in-house
- Engaging the broker
- Utilizing adjusting firm more often
- Implementing a claims software

Summary

- Number and complexity of claims are on the rise
- Continued focus on a risk management strategy to reduce liability and control costs

Questions



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