

Members should be proud of our **GENERAL INSURANCE PROGRAM**



Joe Masi, Executive Director

It is always nice to start off my message on a pleasant note. As you know, all municipalities in Manitoba outside Winnipeg and other groups have participated for a number of years in the general insurance program AMM manages on your behalf. In early June, we issued a refund to AMM members in the amount of \$755,838.87, from the Self-Insurance Loss Pool.

This is not the first time AMM members have received a rebate. In 2004 we were able to refund \$1,000,000, and in 2005 we refunded \$918,816.

These refunds are made possible by two factors:


1. The unique structure of our program. Our program contains a significant self-insurance component, set up in such a way that the AMM-held self-insurance fund pays a defined portion of claims, with excess insurance protection provided by major Canadian commercial insurers. This structure provides entities with complete insurance protection. The Self-Insurance Loss Pool can never be in a deficit position, yet provides for ownership of fund capital by entities, interest earnings on self-insurance funds, and the potential of refunds based on our own claims experience.
2. Favorable claims experience, undoubtedly resulting primarily from municipalities' continued efforts at loss prevention and risk management.

It is also gratifying to confirm that, even though these refunds have become possible, your insurance program is financially sound. Acting on advice from Western Financial Group Insurance Solutions (formerly HED Insurance), and in accordance with the agreement under which our program is administered, these refunds are calculated only after having made adequate provisions for claims. This includes both known claims, plus those claims that may already have

occurred but which have yet to be reported (for example liability claims that sometimes take years to become known).

I would like to congratulate you for your excellent work and attention to risk management matters. We should all be proud of our program which has served Manitoba Municipalities for 35+ years and is unparalleled in Canada. I have said on several occasions that this is the best municipal insurance program in Canada, and these refunds demonstrate this point.

I would also like to bring you up-to-speed on the Deputy Ministers working group that was formed back in 2007, and which met recently during the Federation of Canadian Municipalities Annual Conference in Toronto. In partnership with the executive directors of the other municipal associations across Canada, this working group is tasked with determining the viability of smaller municipalities across Canada. We are doing this by identifying issues facing these communities along with some of the best practices taking place across the country. Thank you to Manitoba's Deputy Minister of Local Government, **Linda McFadyen**, and Assistant Deputy Minister **Laurie Davidson**, for their leadership with our working group.

Our June District Meetings were very successful this year, with excellent attendance, good discussion, and many issues debated. Our hosts did an outstanding job, as always. Preparing for your district meeting is a great deal of work, but also an opportunity to showcase your community to the rest of your district, and showcase them you did. Thank you for your hospitality, and enjoy your summer! 

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