

Overview of **Risk Management Services**

2022



**Alberta
Municipalities**
Strength
In Members

We serve communities, not shareholders.

At Alberta Municipalities, we're proud to offer our members tailored insurance coverages, robust risk management services, and thorough claims support.

Drawing on more than 40 years of experience, we offer our members risk management opportunities designed to address the needs of municipalities and not-for-profit organizations. This overview of our risk management services informs members of our ongoing commitment to providing risk mitigation services.

We encourage you to prioritize risk mitigation in your community. Review the services available, consider the needs of your community, and reach out to our Manager of Risk Services to arrange a consultation and discuss a risk management plan that meets your needs.



834
MEMBERS
participate in our
insurance pool.



We administer
~6079
POLICIES
for all
participating members



Total Insured value
\$12.3B
OVER



In 2021 members submitted
460
NEW CLAIMS



We reinvested
\$12.3M
back into communities through
claims dollars

Commercial General Liability (CGL), Errors & Omissions, & Wrongful Dismissal

Keeping your policies and procedures up-to-date helps manage the risks you face through your daily operations. We have several resources available that can support your organization review its risk management activities – from inspections to education.

Risk inspections

- Loss control inspections are added for selected members when included as part of the scope of the [building valuations](#) provided by Suncorp Valuations. In addition to providing loss control inspections on your most important community buildings, we provide support to assist in implementing the recommendations from the report by providing recommendations that are easy to understand and carry out.
- Additional Suncorp services, such as playground equipment inspections, heavy machinery and equipment fleet inspections available at discounted rate.
- Inspection checklists – over the years, we've developed a number of inspection checklists that can be used to self-evaluate risks of playgrounds, swimming pools, recreation centre, sidewalks, etc. Connect with our team to learn more and receive a checklist.

Casual Legal Services

- Our casual legal services are available to all our regular and associate members. This service provides legal guidance to members and can be an important risk mitigation tool.

Risk Management eLearning

We offer members 16 complimentary learning opportunities through our online learning portal. Here are the courses that can help you address issues concerning CGL, Errors & Omissions, and Wrongful Dismissal.

- Module 1 – Essentials of Municipal Risk Management
- Module 2 – Liability Loss Control: Public Works
- Module 3 – Fleet and Equipment Loss Prevention
- Module 4 – Liability Loss Control: Parks and Recreation
- Module 5 – Liability Loss Control: Contractual Issues
- Module 6 – Liability Loss Control: Municipal Errors and Omissions
- Module 7 – Environmental Risk Management Guidelines
- Module 8 – Insurance 101: Basics for Beginners
- Module 9 – Enterprise Risk Management
- Module 10 – Emergency Planning and Business Continuity Planning
- Module 11 – Long Term Care Facilities Risk Management
- WHMIS
- Transportation of Dangerous Goods For Municipalities
- Workplace Violence Prevention for Municipalities
- Cyber Security and Information Protection

Property & Mobile Equipment



For many municipalities and not-for-profit organizations, property is at the heart of your community activities. Be it a meeting space, recreation facility, or equipment required to keep things going, we have what you need to protect these important assets.

Property valuations

- Along with providing loss control inspections on your most important community buildings, we provide support to assist in implementing the recommendations from the report by providing recommendations that are easy to understand and carry out. We help you address opportunities to make your staff and citizens safe.
- Building construction costs have dramatically risen in recent years making it increasingly difficult for our members to determine building value. We offer a value-added program for our insurance program members: a building valuation program to determine insurance replacement cost. In contract with Suncorp Valuations, all members by 2026 will have insured buildings with a current insurance value of \$250,000 or more visited and valued.
- You may also access extra services at discounted rates. Suncorp Valuations can provide valuations for buildings under \$250,000 as well as contents and equipment valuation and specialized loss prevention inspection services for property and liability risk exposures.

Casual Legal Services

- Our casual legal services are available to all our regular and associate members. This service provides legal guidance to members and can be an important risk mitigation tool.

Risk Management eLearning

We offer members 16 complimentary learning opportunities through our online learning portal. Here are the courses that can help you address issues concerning property and mobile equipment.

- Module 1 – Essentials of Municipal Risk Management
- Module 3 – Fleet and Equipment Loss Prevention
- Module 8 – Insurance 101: Basics for Beginners
- Module 9 – Enterprise Risk Management

Did you know?

Building valuation & loss control program

Over the last two years we made almost

415 LOSS CONTROL RECOMMENDATIONS

Top issues identified:

- Materials handling/storage
- Fire alarm/sprinkler
- Permits/inspections



Boiler & Machinery



The equipment systems within your buildings such as HVAC, ice plants, boilers, and pressure vessels are unique and come with their own exposures. We can support you in managing these to ensure a safe environment inside your facilities.

Sensor Solution

- Through our partnership with our insurance partner HSB, we can assist with sensor solutions to an increasing range of sensing applications: water leaks, frozen pipes, temperature, moisture, humidity and mould conditions.

Equipment inspection service

- HSB offers equipment inspections at no cost for policy holders. These inspections on complex electrical or pressure vessel systems such as ice plants and other recreation facility systems will help ensure safety and extend the life of the systems. In the future, HSB will roll out inspections on targeted municipalities to support their underwriting.

Automobile



Managing your vehicle fleet and its drivers can be a challenging task. Our goal is to provide our members with the resources needed to help you ensure your fleet is in good shape, and your drivers are keeping the community safe.

Fleet loss control

- Fleet loss control meetings are provided by Aviva to targeted members.

Risk Management eLearning

Our Risk Management eLearning program offers a module to specifically address fleet loss:

- Module 3 – Fleet and Equipment Loss Prevention

Crime



Cyber crime continues to grow and expand on a global scale. We offer our members a complimentary opportunity to learn about cyber crime prevention.

Risk Management eLearning

Our Cyber Security Awareness module provides education around crime prevention as it pertains to topics like Social engineering Fraud Coverage, Funds Transfer Fraud Coverage, Computer Fraud Coverage.

POWER
of the **POOL** 

We are proud to provide members with stability during volatility.

We offset premiums by providing a rebate of

\$3.5M

to shield members from market shocks.

Cyber & Privacy Liability



Protecting your data has never been more critical. Cyber attacks and data breach incidents are frequently in the headlines and the damage can be significant. Cyber & Privacy Liability can provide coverages that many traditional forms of insurance are unable to.

Cyber security scan by AIG

Members that participate in the cyber insurance policy with AIG are eligible for a complimentary risk consultation to help identify vulnerabilities, and to help prevent a cyber attack

Risk Management eLearning

Our Cyber Security Awareness module available to the staff members of our members, specifically addresses cyber safety best practices.

We encourage everyone to increase their cyber security knowledge.

During the first half of 2021, ransomware attacks skyrocketed by

151%

across the globe.



Directors & Officers Insurance (D&O)

Designed to protect your organization's mission and your Board member's personal assets, we offer Directors & Officers Liability to shield your organization from allegations of wrongdoings.

Casual legal services

Directors & Officers liability can be complex and unique. Our complimentary casual legal services can provide legal guidance to members and can be an important risk mitigation tool.

Casual Legal Services

Our casual legal services are available to all our regular and associate members. This service provides legal guidance to members and can be an important risk mitigation tool.

In 2021:

37.6 hours

of free advice was given



Did you know?

Facility User Program

Municipalities and not-for-profit organizations, own and operate many of the facilities that are the hub of community activity. When third-party renters use these facilities for special events, sports, and other activities, the facility owner and operator face liability exposure. In addition to providing members with this program we offer the following risk management opportunities.



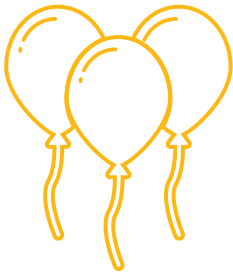
Instant Risk Coverage

- Alberta Municipalities has a new portal for facility user insurance. This allows users of your owned facilities to quickly and easily obtain insurance for renting your facilities for their events and recreation. Insurance certificates are emailed directly to your pre-chosen account so there is no administrative work on your end.

Risk Management eLearning

Our Risk Management eLearning program offers a module to specifically address loss control associated with Parks and Recreation:

- Module 4 – Liability Loss Control: Parks and Recreation



Our recently streamlined Facility User Program portal makes it easier than ever to protect your interests.

Make sure you're ready for the return of in-person events.

Talk to [our team](#) today and set-up your program.

Did you know?

Risk Management eLearning

In 2021:

657 modules

were completed by our members



**Top 3:
eLearning:
modules:**

- Cyber Security & Information Protection
- WHIMIS
- Workplace Violence Prevention for Municipalities

Our Insurance & Risk Services at a glance.

Insurance coverages

- Property
- General Liability
- Automobile
- Crime
- Cyber & Privacy Liability
 - Basic Limit
 - Higher & Dedicated Limit
- Equipment Breakdown
- Construction Insurance
- Facility User Group Liability
- Terrorism
 - Basic Limit
 - Higher & Dedicated Limit
- Aviation
 - Owned
 - Non-owned
- Environmental Impairment Liability
- Garage Liability

Claims Support & Advocacy



Risk Management Opportunities

- Building valuation & loss control program
- Risk inspections
- Equipment inspection service
- Fleet loss control meetings
- Inspection checklists
- Sensor solution by HSB
- Cyber security scan by AIG
- Casual legal services
- eLearning modules:
 - Essentials of Municipal Risk Management
 - Liability Loss Control - Public Work
 - Fleet and Equipment Loss Prevention
 - Liability Loss Control - Parks and Recreation
 - Liability Loss Control - Contractual Issues
 - Liability Loss Control - Municipal Errors and Omissions
 - Environmental Risk Management Guidelines
 - Insurance 101: Basics for Beginners
 - Enterprise Risk Management
 - Emergency Planning and Business Continuity Planning
 - Long Term Care Facilities Risk Management
 - WHMIS
 - Transportation of Dangerous Goods for Municipalities
 - Workplace Violence Prevention for Municipalities
 - Cyber Security Awareness

The list of services is provided for informational purposes only.

For information regarding your current services and coverages, contact our knowledgeable staff for further details.



Connect

Daniel Jackson, Manager of Risk Services
780.431.4533 ■ daniel@abmunis.ca

300, 8616 51 Avenue, Edmonton, AB T6E 6E6
780.433.4431 ■ 310.MUNI

abmunis.ca