

Transition Plan

Making the Switch to Intact Public Entities

When considering a change in insurance carriers, the transition process must be seamless. This is important, as it is imperative that the transition does not cause any gaps in insurance coverage or service interruptions.

Intact Public Entities has transitioned numerous municipal insurance programs across Canada from both reciprocal carrier models and traditional broker models. We understand the necessity for this experience to be as straightforward as possible.

Your Regional Manager, Tony Commisso, will personally lead your transition to Intact Public Entities, should we be the successful proponent.

Our priority is ensuring your insurance program is setup properly, quickly and to your satisfaction. This includes issuing insurance certificates and policy documents as soon as reasonably possible.

Any coverage questions, certificate requests or policy changes can be sent to your Intact Public Entities Regional Manager, who will provide prompt and professional customer service.

Intact Public Entities is offering the Municipality of Arran-Elderslie access to our full suite of complimentary Value Added Services:

- Road Risk Reviews
- Educational Seminars
- Contract Reviews
- Guidewire Claim Center
- Asset Valuation and Risk Inspections
- Policy and Procedural Reviews
- Cyber Risk Preparedness
- Risk Management Centre of Excellence
- Claims History Analysis
- Driver Training
- Fleet Management Evaluations
- MMS Compliance Reviews

In addition, the Municipality of Arran-Elderslie will benefit from our relationship with key strategic national and provincial associations. This includes access to exclusive seminars, conference and training sessions as they become available. You will receive an invitation via Tony Commisso or the Intact Public Entities Marketing team. The Municipality is welcome to attend all Intact Public Entities sponsored receptions usually tied to municipal conferences and tradeshows.

Because our office is centrally located, members of your Account Management Team are available to provide customer service on an on-going basis, whether over the telephone or in person. This includes our in-house team of Marketing, Underwriting, Claims and Risk Management experts.

Once you have made the decision to place your insurance through Intact Public Entities, your Regional Manager will be in contact to arrange a meeting (at your convenience) to discuss your policies, sign necessary documentation, and address any questions or concerns you may have.

Throughout each insurance term your Regional Manager will be in regular contact with you to ensure satisfaction. You will also know about any new products and/or services as soon as they become available.

Together, Intact Public Entities will work to provide the Municipality with a first-class insurance program, coupled with outstanding customer service and complimentary risk management and claims management value added services.

We look forward to welcoming Municipality as an Intact Public Entities client.

Intact Public Entities/ Municipality Meeting	Insurance Program and Claims Management	Loss Control and Risk Management
Within 10 business days of being awarded the contract	Within 10-15 business days of being awarded the contract	Within 30 business days of being awarded the contract
<ul style="list-style-type: none"> • Set up on-boarding meetings with Municipality. • Establish an Insurance Renewal Timeline in preparation for the expiring date of your current program. • Organize all required applications to be completed with the assistance of the Intact Public Entities Team. • Eliminate and qualify all subjectivities of underwriters to ensure compliance. • Confirm and update all final details or adjustments to be added to program and included in the new policy documents. 	<ul style="list-style-type: none"> • Perform audit of the Municipality's insurance policies/products and identify important dates. • Introduction to claims advocacy and Claims Team. • Request updated claims experience and review current open claims to establish best way forward for each claim. 	<ul style="list-style-type: none"> • Overview of Risk Management Program and establish key future dates for service activity. • Introduction to risk management advocacy and Risk Management Team. • Completion of risk management seminar and delivery of risk assessment. • Attend any previously scheduled loss control meetings as required.

Risk Management Services

Comprehensive Five-Year Risk Management Plan

A solid risk management program is an important factor when considering your overall insurance program provider. You want services delivered by professionals that actively reduce the frequency and severity of loss because these factors impact your claims experience.

In addition to day-to-day risk advice, Intact Public Entities is pleased to present the Municipality of Arran-Elderslie with a complimentary multi-year plan designed to have a positive effect on your overall risk performance.

Complimentary Risk Management Services	2022-2023 Policy Term	2023-2024 Policy Term	2024-2025 Policy Term	2025-2026 Policy Term	2026-2027 Policy Term
Asset Valuations and Risk Inspections	As outlined below				
Road Risk Assessment	Available upon request		Available upon request		Available upon request
Driver Training		Available upon request		Available upon request	
Fleet Management Evaluation		Available upon request		Available upon request	
MMS Compliance	Available upon request		Available upon request		Available upon request
Policy and Procedural Reviews	Available upon request throughout all Policy Terms				
Contract Reviews	Available throughout all Policy Terms				
Claims History Analysis	Available upon request throughout all Policy Terms				
Risk Management Centre of Excellence	Available throughout all Policy Terms				
Educational Training	1 session - topic to be chosen by Municipality	1 session - topic to be chosen by Municipality	1 session - topic to be chosen by Municipality	1 session - topic to be chosen by Municipality	1 session - topic to be chosen by Municipality

For complete descriptions of all risk management services, please refer to the following pages.

Schedule of Risk Inspections

We have selected the following locations for a complete risk inspection service including property valuations. The inspection services will be provided by Cody Mader, Risk Inspector and Jeff Price, Manager of Loss Control. Should the Municipality of Arran-Elderslie wish to amend the listed property schedule, we would be pleased to accommodate.

2022 – 2023 Term

- Arena/Community Hall/ Lounge/ Curling Rink, 130 & 150 Hamilton Street, Tara
- Fire Hall, 72 Yonge Street N, Tara
- Offices/Equipment Garage (Tara), 205 Mill Road, Invermay
- Tara Library, 69 Yonge Street N, Tara
- Pool/Changerooms, 15 White Avenue Se, Tara
- Pumpstation #4, 158 Yonge Street N, Tara
- Standpipe, 158 Yonge Street N, Tara

2023 – 2024 Term

- Arena/ Curling Rink/ Hall/ Legion, 391 Queen Street N, Paisley
- Fire Hall, 382 Goldie Street, Paisley
- Office/Equipment Garage Building (Paisley), 281 Alma Street, Paisley
- Municipal Offices/Auditorium, 338 Goldie Street, Paisley
- Hose Tower/Storage Building, 292 Water Street, Paisley
- Paisley Library, 274 Queen Street N, Paisley
- Medical Centre, 127 Victoria Street S, Paisley
- Museum, 407 Queen Street N, Paisley

2024 – 2025 Term

- Arena/Community Hall/Curling Rink, 129 Fourth Avenue Se, Chesley
- Storage Building, Behind Chesley Arena, Chesley
- Pavilion, Behind Chesley Arena, Chesley
- Mortuary/Storage Building (PI-149), Park Lt, Chesley
- Fire Hall, 211 First Avenue N, Chesley
- Offices/Equipment Garage (Chesley), 1921 Bruce Road 10, Township of Elderslie
- Municipal Office, 1925 Bruce Road 10, Chesley
- PUC. Office/OPP Office/ Theatre, 112 First Avenue, Chesley

2025 – 2026 Term

- Sand & Salt/ Equipment Storage, 1921 Bruce Road 10, Township of Elderslie
- Arkwright Community Hall, 648 Bruce Road 17, Arran Township
- Storage Shed, Riverside Park, Paisley
- Dugouts, Riverside Park, Paisley
- Paisley Sewage Plant, 332 North Street, Paisley
- Standpipe/Valve Chamber, Alma/Albert Street, Paisley

2026 – 2027 Term

- Chesley Library, 73 Second Avenue Se, Chesley
- Medical Centre, 33 Second Street Se, Chesley
- Lift Station, First Avenue N, Chesley
- Blower Building/Aluminum Building, Fourth Street S, Chesley
- Operations Centre/Garage, 1 Riverside Drive, Chesley
- Standpipe, 84 Tower Road, Chesley
- Arran-Elderslie Water Treatment Plant, 129 Fourth Avenue Se, Chesley

Complimentary Risk Management Services

Asset Valuation and Risk Inspections

Our team of Risk Inspectors work to determine the construction details, update the use and occupancy classification, and produce a photographic inventory of municipally owned assets. From our inspections we are able to provide our clients with calculated reconstruction costs for insurance purposes. This enables us to ensure that all assets have adequate insurance to value. Our proposed reconstruction cost values are based on costs to repair, replace or reconstruct, as closely as possible, damaged property with new materials of like kind and quality and for similar occupancy.

Intact Public Entities' loss control inspectors are either Professional Engineers, Certified Engineering Technologists or have backgrounds in loss control. They have a strong understanding of the various provincial and national model codes as well as other relevant standards.

As members of our loss control team, they have all received specialized training in Heritage/Historic buildings, green buildings, LEED criteria, BACnet, bleachers and grandstands, wind turbines, geothermal and solar power. In addition, each inspector is a Registered Playground Practitioner and can provide expertise with respect to CSA standard Z614 (Children's Playspaces and Equipment).

Our inspectors provide information regarding earthquake exposure zones and classifications with respect to fire protection status (FUS) for your locations. Due to the varied backgrounds and experience of our inspection team, they can provide a unique perspective to the different situations that can occur in your municipality. They have access to the various building and fire codes and are familiar with the accessibility requirements applicable in context of our policy wording for replacement/reconstruction to the latest legislation.

During their inspections, the inspectors will also analyze your facilities and provide risk recommendations to help reduce the incidence, frequency and severity of claim and liability issues.

Our liability inspection services also extend to trails; playgrounds; toboggan hills and any sport playing fields or parks as well as any open spaces.

As a result of our inspection, you will receive a report that will include a photographic inventory of all premises inspected; recalculated values for insurance purposes as well as any risk recommendations.

Our loss control services include at no cost the property valuation and risk inspections to identify potential risks that could result in injury, property loss or litigation, and to suggest corrective measures, which may control or reduce the possibility of these situations from occurring. The reported hazards are prioritized and timelines for compliance are provided.

This service is available at no additional cost.

Roads and Sidewalks

Road Risk Assessment

Non-repair of road liability claims are costly to defend, result in high court awards and greatly impact a municipality's cost of risk.

In order to help municipalities minimize their exposure to non-repair of road claims, Intact Public Entities has an experienced Roads Specialist to provide our municipal clients with road risk assessments. These assessments can include any of the following:

- Adequacy of documentation
- Compliance to the Ontario Traffic Manual
- Adequacy of current policies and procedures
- A review of select road segments with a focus on:
 - Adequacy of the road for alternative uses such as bicycle facilities and Off-Road Vehicles
 - Adequacy of pavement markings, warnings and regulatory signs
 - Identification of hazards within the roadside

Our sidewalk consulting services can help reduce the frequency of falls on your sidewalks.

Alternatively, the Municipality may choose another area of concern.

A report will be presented to the Municipality of Arran-Elderslie and a collaborative discussion will follow complete with recommendations for improvements if warranted.

This service will be provided by Brian Anderson, Intact Public Entities' Road Specialist.

This service is available at no additional cost.

Driver Training

Intact Public Entities has launched a new Driver Training service. We can provide your staff – from fleets to individual drivers – with comprehensive driver training. We have seminars, tools and guidelines to assist with everything from pre-employment checklists and Driver Management Policies to Defensive and Cooperative Driving education.

This service is available at no additional cost.

Fleet Management Evaluation

Intact Public Entities can review your municipality's fleet risk management practices and discuss opportunities for risk improvement to help to support your ongoing efforts.

The fleet review service includes:

- Management structure with the fleet operations
- Areas of operation/travel
- Driver training/hiring practices
- Vehicles and equipment controls/management
- Loss management controls and analysis
- General safety practices

This service is available at no additional cost.

Minimum Maintenance Standards (MMS) Compliance

Ontario Regulation 239/02 Minimum Maintenance Standards for Municipal Highways (MMS) were developed under the authority of Section 44(4) of the Municipal Act a defence in non-repair of roadway and sidewalk claims. To use this statutory defence in court, a municipality must be able to show through documentation that it met the minimum standards, as defined in Regulation 239/02. Documentation and record-keeping are critical.

Our MMS Compliance review focuses on reviewing the municipality's policies/procedures/documentation and comparing these to the standards set in the MMS.

A report will be presented to the Municipality and a collaborative discussion will follow complete with recommendations if warranted.

This MMS Compliance Review will be provided by Brian Anderson, our Road Specialist.

This service is available at no additional cost.

Reviews and Analysis

Policy and Procedural Reviews

We can help the Municipality audit systems and processes to reduce potential losses within your organization. Our reviews focus on identifying any gaps or inconsistencies between written policies and procedures, operational procedures and current legislation. The review also includes a claims analysis to identify trends, patterns and adherence or its lack of to the written operational policies and procedures. A report is presented to you with recommendations if warranted.

This service will be provided to the Municipality of Arran-Elderslie by Melanie Marsh, Risk Analyst.

This service is available at no additional cost.

Contract Reviews

Intact Public Entities has reviewed thousands of contracts on behalf of municipalities. One major purpose of a contract is to ensure that the assumed risks are identified and managed. The contract cannot make the risk disappear, but it should determine who is responsible for its management and financing. Insurance is the most widely accepted means of financing contractual risks. But, in order for insurance to be an effective financing vehicle, the risks must be identified and then supported by the correct insurance coverages to minimize your financial exposure.

We provide you with a contractual risk assessment and recommendations to help you determine the most appropriate liability transfers and the subsequent required insurance coverages. Our contract reviews have included Boundary Road Agreements; Government Funding Contracts; CN/CP Rail, 407 ETR and MTO Road Overpass Construction Agreements; Shared Services; Mutual Aid; Developers' Agreements; Solar and Wind Turbine Installations; Third Party Service Agreements for the Operation of Wastewater and Water Treatment Facilities; Marina Leases, Special Events Agreements as well as various Construction Contracts, to name a few. This service also includes a review of the insurance requirements in Tender and RFP documents and supporting Certificates of Insurance.

To further support our municipal clients, Intact Public Entities has developed an exclusive and extensive insurance requirement contract guideline workbook. This guideline addresses a number of common contracts that municipalities enter into, for example Summer Road Construction; Winter Road, Parking Lots and Sidewalk Maintenance; Construction of New Facilities; Culvert and Overpass Construction; Underground Infrastructure Repair and Replacement; and provides the suggested insurance wordings. All your staff have to do is "cut and paste."

This complimentary service is among our most popular because a third party contract review has the ability to make a substantial difference.

This service will be provided by Jennifer Sandison, Paralegal.

This service is available at no additional cost.

Claims History Analysis

In addition to having an in-house Risk Management department, Intact Public Entities also has an in-house Claims department. Team members from both departments are able to easily liaise with one another on an ongoing basis. If the Claims Department identifies an issue during the investigation of a claim, such as a sidewalk trip hazard that the Municipality identified but never repaired, they will forward a risk management referral to the Risk Management Department. The Assessment and Solutions Manager will review the issue and provide the appropriate marketing representative with input to help prevent a future claim. A Risk Inspector may also be assigned to investigate the issue and recommend a solution.

This open channel of communication gives us the ability to offer our clients a claims history analysis that focuses on the predominant sources of their claims. After completing the review, we can then provide a risk management program to help eliminate many of these sources.

Our claims reviews are utilized by many of our clients and we always include a claims review while completing a policy and procedure review.

This service will be provided by Tracy Eso, Assessment and Solutions Manager.

This service is available at no additional cost.

Risk Management Centre of Excellence

The Intact Public Entities Risk Management Centre of Excellence is an online resource that provides clients with information and tools needed to manage various risk issues. The Risk Management Centre of Excellence was created to help our clients become more proactive regarding risk mitigation.

Legislative amendments and new service demands from your community can quickly change your risk profile. When this happens, you need to make smart decisions around your existing risk management strategy. Intact Public Entities partners with local, provincial and national professional associations in addition to numerous Provincial Ministries to share knowledge and resources. Our articles are written by professionals from a cross section of disciplines with a focus on comprehensive information that you will find useful and easy to understand.

This tool is available 24 hours a day, 7 days a week to all staff and can be accessed from any electronic or mobile device. There are currently over 300 articles on the Centre of Excellence.

We have included sample Centre of Excellence articles for your review.

This service is available at no additional cost.

Seminars and Training

Educational Training

We can develop customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review; documentation review; policy & procedure review or any risk issue facing your municipality.

We can also provide training through webinars on any topic of your choosing. The webinars will be developed and delivered by specialists in the topic of your choosing. We will also record these webinars and make them available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Over the past three years, we have provided 180 risk management training seminars to more than 12,000 participants.

Our plan for the Municipality of Arran-Elderslie includes 5 seminars with the topics chosen by the Municipality. This service will be provided by the subject matter expert.

This service is available at no additional cost.

Regional Training Sessions

Every year Intact Public Entities hosts regional sessions throughout Ontario. In previous years, we have offered sessions on Building Inspection Losses; Fleet Safety; Non-repair of Roads, Road Safety and Occupier's Liability. In 2019, we offered sessions on Minimum Maintenance Standards and the Ontario Traffic Manual. In early 2020, we offered sessions on Arena Refrigeration Plant Compliance Awareness. Despite restrictions due to COVID-19 the Intact Public Entities Risk Management Team offered webinars on the following topics:

- Ontario Regulation 239/02 Minimum Maintenance Standards and Winter Operations Preparedness
- Vision Zero – A Traffic Safety Initiative
- Legal, Cyber and Risk Management Resiliency in a Pandemic
- Road Patrol – Observations to Actions
- Social Engineering and Cyber Attacks – Today's Reality

This service is available at no additional cost.

Ontario Traffic Manual Technical Training

Intact Public Entities has partnered with Ontario Good Roads Association (OGRA) and the Association of Ontario Road Supervisors (AORS) to provide technical training on several books of the Ontario Traffic Manual series. These sessions will be offered at various times and locations throughout the province. These sessions are being considered by AORS to be an elective for Certified Road Supervisor – Intermediate accreditation.

This service is available at no additional cost.

Intact Public Entities Institute of Municipal Risk Management

Register for courses specific to your role as a Councillor or Municipal employee. The Institute is a collaborative initiative with the Association of Ontario Municipalities and will feature a variety of courses. Content rich material will help participants identify existing and emerging risks; become familiar with laws, statutes and legislation; and understand the importance of risk management protocols relating to a variety of municipal areas such as roads, sidewalks and claims management. Visit municipaleducation.ca for more information or to register.

See each course for registration fee.