



Partners in Advocacy & Business

## JUBILEE RISKPRO MODULE 7 INVITATION

# Extreme Weather Events Require Sound Risk Management

September 15, 2014

**Attention: Administrators, Jubilee Insurance is pleased to announce the presentation of Jubilee RiskPro Module 7 – “Extreme Weather Events Require Sound Risk Management”, to be held in October at 5 locations across the Province.**

In light of the significant increases in extreme weather related losses and after a thorough review of our programs losses in general, the new RiskPro 7 Training Module has been created to assist members to identify, manage and mitigate the Property and Liability Risks attributed to extreme weather events.

**As in previous years, RiskPro 7 will deal with both property and liability exposures. While the main focus this year is on property and liability exposures related to extreme environmental events, flood, fire, windstorm, hail...we will once again address the importance of regular property inspections and maintenance if extreme weather is not considered the greatest threat in your individual area.**

The RiskPro 7 workshop will deal with liability exposures, particularly the Errors and Omissions (E & O) exposures that arise from zoning, planning, by-laws relating to the MGA act, and how important an effective and well thought out policy is. With an emphasis on extreme weather related events, but also taking into account other issues such as orphan wells, old landfills, river valley cliffs and so forth and how they may impact ratepayers and the environment.

We will discuss pre & post loss mitigation as it relates to mold and water related events and sewer backup in general in addition to flooding.

We will also address property issues with special attention given to losses related to property upkeep. We will illustrate how all members can work to reduce losses in general, by being more proactive in managing their Capital Assets with regular inspections and maintenance. Water and Weather related claims continue to comprise almost 50% of our property claims annually.

Who Should Attend this Session? In addition to the CAO, this year we will recommend that each municipality send individuals who are responsible for Insurance, Health & Safety, Facility Maintenance and Planning & Development to the workshop.

Attendance by your municipality, although not mandatory, is required in order for your organization to receive the 2% RiskPro premium credit for the 2014-2015 insurance year. As was required in previous RiskPro's the premium credit will only be given after the completion of the audit components, and only if received by March 31, 2015.

Training materials will be provided at no cost but there will be a \$50.00 registration fee per participant to offset the cost of the meeting facilities and food service. **Please complete and return the registration form on the following page to Kayla Mason no later than October 7, 2014.** The registration form will act as an invoice, all checks are payable to Jubilee Insurance Agencies Ltd.

Jubilee is excited to offer such tools in response to our member's expressed needs, and our team looks forward to working with you at these workshops.

Should you have any questions or concerns, please contact your Risk Management Advisors, John Hackwell at 780-955-4078, or Darcy Hale 780-955-8406 or in their absence, Kayla Mason at 780-955-8403.

Sincerely,  
Craig Pettigrew  
Manager of Insurance