







IPE has over nine decades of experience providing specialized insurance programs, including risk management and claims services, to municipalities, public administration and community service organizations across Canada.

### **The MGA Advantage**

As a leading Canadian Managing General Agent (MGA), we have the authority to write and service business on behalf of our strategic partners who share our commitment and dedication to protecting you. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims.

### **Client Focused**

Work with a partner who is focused on providing a complete insurance program specific to your organization. Our in-house risk management, claims, marketing and underwriting teams are dedicated to providing you personalized service and expertise including complimentary value added services that help drive down the cost of claims and innovative first to market products and enhancements.

#### **Broad Coverage**

New exposures are always emerging; your coverage must continually change to keep pace. We understand the complex issues your organization can face, which is why we have developed comprehensive insurance programs tailored to your unique needs. Our priority is to ensure you have the coverage you need today, and into the future.

### **Risk Management Services**

Our risk management services are fully integrated into every insurance program to help prevent loss before it occurs.

- Risk consulting including contract, policy and procedure reviews, fleet reviews, roads reviews, training seminars and day-to-day risk advice.
- Asset valuations and loss control inspections for property and liability exposures.
- Risk Management Centre of Excellence online resource library dedicated to sharing information and tools to help manage risk.
- Education Centre designed to be a one-stop shop to keep you up to date on the education sessions we have scheduled.

#### **Claims Management Services**

When a claim occurs, you want fast service, fair representation, and an experienced team looking out for your best interests.

- State of the art technology to better understand your claims history and see your open and closed claims.
- 24/7 claims service to address your claim whenever it occurs.
- Work with in-house professionals who have the experience and context of the Canadian claims environment.
- Complimentary services including claims best practices, guidance on managing claims under your deductible and access to our extensive vendor network.



# **Business We Write**

## **Municipal**

- Incorporated Municipalities
- Affiliated Municipal Services
  - Economic Development Boards
  - Fire Departments
  - Community Centres
  - Libraries
  - Museums

## **Public Administration**

### **Children's Aid Societies**

**First Nations** 

**Public Health Units** 

# **Community Services**

#### **Children & Youth**

- Boys and Girls Clubs
- Camps (Health, Education or Community Service related)
- YMCA/YWCA
- · Youth Detention Centres/Homes
- Youth Foster Care/Support
  - Drop-in Centres
  - Foster Agencies
  - Group Homes
  - Support Services

#### **Community Organizations**

- Advocacy and Fundraising
- Associations related to Community Services
- · Chambers of Commerce
- Community Resources
  - Crisis Centres
  - Supervised Access
  - Victims Services
  - Safety Villages
  - Support Groups

- Food Banks and Soup Kitchens
- · Historical Societies
- Native Friendship Centres
- Native Resource Centres
- Neighbourhood Associations
- Reintegration Services
  - Counselling
  - Employment Services
  - Halfway Houses
  - · Restorative Justice
  - Youth Detention Centres
- Shelters
  - Domestic Violence
  - Family Crisis
  - Homeless
  - Pregnancy Support
  - Supervised Access

## **Daycares, Schools & Colleges**

- Daycare Centres
- Before and After School Programs (excluding home-based operations)
- Schools
  - · Forest Schools
  - Outdoor Schools
  - · Pre-schools
  - Elementary and Secondary Private Schools
  - Schools of Higher Education and Colleges
  - Career Colleges
  - Alternative Schools
    - Montessori Schools
    - Alternative Language Schools
    - English as a Second Language
    - Faith-based Schools
    - · Schools with residences
    - Schools for the disabled
- School Student Associations (if school is insured with us)
- Tutoring Centres (excluding homebased operations)

## **Disability Support Services**

- Community Living
- Disability Support Agencies
  - Non-Residential Care for Physical and/or Mental Disabilities
  - Assistance and Support to Families
  - Employment Services and Skill Training
- Disability Transit
- Group Homes
  - Residential Care for Physical and/or Mental Disabilities

#### **Health & Wellness**

- Medical Clinics
  - Community Health Centres
  - Family Health Teams
  - Nurse Practitioner Clinics
  - Sleep Clinics
- Psychological Counselling
  - Residential or Non-residential
  - Services for Families, Individuals and/or Youth
  - Family Resources
  - Victims Services
  - Crisis Centres
- Rehabilitation/Addiction Support
  - Medical/Health-Related Residential Care Facilities
  - Halfway Houses
  - Counselling and Support
  - In-Home Medical Care
- Support Agencies
  - Disease specific (Cancer, HIV/ AIDS, Alzheimer's, etc.)
  - Condition specific (Blindness, Deafness, etc.)
  - In-Home Medical Care
  - Community Care Access Centres
  - Hospices
  - Governing Associations
  - First Aid Training

For more information, please contact your Company Representative at 1-800-265-4000.

