



# Value Added Services

We offer more than just an insurance policy. As a leading Canadian MGA specializing in public entities, we provide municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your municipality's total cost of risk while providing complimentary value added services that help improve your overall performance.

## Municipal Expertise

Municipalities are at the heart of our business. Established in 1927, we are the longest running provider of municipal insurance programs with hundreds of clients across Canada. Over the years we've built long-term relationships with communities and are dedicated to supporting municipalities with specialized in-house risk, claims, marketing and underwriting services. We have heard time and time again that our team and depth of expertise is unparalleled in the marketplace. When you choose IPE, you are choosing to partner with the best.

## Advocacy & Municipal Association Support

IPE advocates and supports public entities across the country. Our employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.



Good Roads



## Risk Management Services:

### Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Inspections also analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

### Roads & 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. To help municipalities minimize exposure to non-repair of road claims, road assessments can be employed to review documentation, compliance with the Ontario Traffic Manual, adequacy of policies and procedures and select road segments.

#### Sidewalk Services

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

#### Driver Trainer

Fleets and individual drivers can receive comprehensive driver training through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management policies to defensive and cooperative driving education.

### Fleet Management Evaluation

Have your municipality's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

## MMS Compliance

Our Minimum Maintenance Standards (MMS) compliance analysis focuses on reviewing your policies/procedures/documentation and comparing these to the required standards set under the MMS as well as the best practices developed by Good Roads.

## Municipal Education

### Education & Seminars

Over 10,000 municipal employees from almost every department have received training from IPE over the past few years. Training can be provided through customized sessions on the topics of your choosing or be tied to a policy/procedure review or claims review. We can also provide training through a webinar format and record these webinars so your managers can use them at any time to train new staff or as a refresher for existing staff. We have also partnered with Good Roads and the Association of Ontario Road Supervisors to provide technical training on several books of the Ontario Traffic Manual. Every year we offer Regional Training Sessions to larger audiences on topics such as Building Inspection Losses, Fleet Safety, Trails and Cycling on Municipal Roads. We are always interested in hearing from you as to the type of training your municipality requires.

### Education Centre

Your insurance and risk management learning destination and one-stop shop to keep you up to date on the education sessions we have scheduled.

### Risk Management Centre of Excellence

This online hub provides access to resources and templates designed to deliver critical information about the risks your organization can face. Use these tools to help you develop a comprehensive risk management roadmap.

## Reviews & Analysis

### Contract Reviews

This complimentary service is among our most popular because a third-party contract review can make a substantial difference. You'll receive valuable feedback and insight from a Paralegal on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

### Policy and Procedural Reviews

Includes an audit of systems and processes to reduce potential losses within your organization. Reviews focus on identifying 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.

## Claims Services:

### Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

### In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

### Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources.

### Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

### Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

### Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements. We are able to assist every step of the way and provide an after hours claims service to make sure you are always supported.