

Insurance & Claims

Led by: Manager, Risk Management and Claims

Service Description

Insurance & Claims monitors the operational risks of The City and associated boards and authorities to determine cost-effective ways to eliminate, reduce, manage, transfer or insure such risks. We also manage the adjustment of claims either brought forward by the public or The Corporation in a fair and equitable manner.

Service Updates

Highlights

The Insurance & Claims service line successfully renewed the corporate insurance program, and our permission to self-insure our vehicle fleet through the Superintendent of Insurance.

The service line has hired two full time positions in the claims and business services sections.

The new civic insurance program terms of reference and employee indemnification policies are in final draft and are being reviewed.

The Insurance & Claims team has made a seamless transition back into the office and continues to work very productively in a hybrid environment.

Challenges

Challenges include navigating the hard market and risks posed to the insurance markets by wildfires. Extreme weather events such as flood and hailstorms affect corporate assets and strain resources, and if they materialize, may impact the timely delivery of service.



Measuring Our Performance

Legend

— Actuals

■ Expected Future Performance

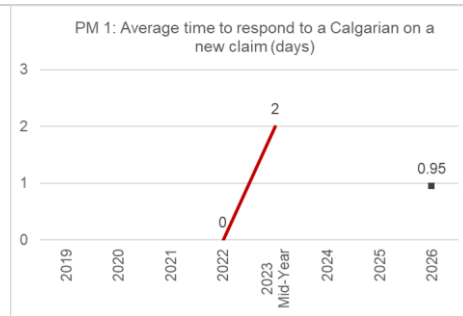
➡ Progressing as planned

⬅ Not progressing as planned

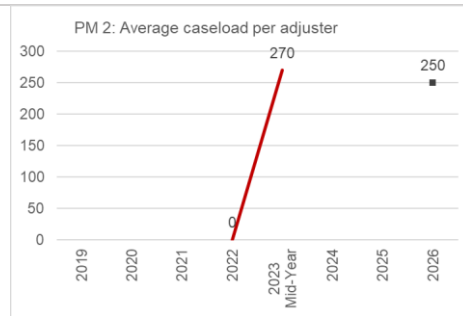
Performance Measures

Story behind the numbers

Status



On average, when a new claim is submitted to The City through 311, the claimant is contacted via their preferred method (either email or phone) within 48 hours (two business days) of submitting their claim. By the end of this performance cycle, the goal is to reduce the turn-around time of initial contact with the claimant to 1 business day. This would be a 50 per cent improvement by the end of 2026.



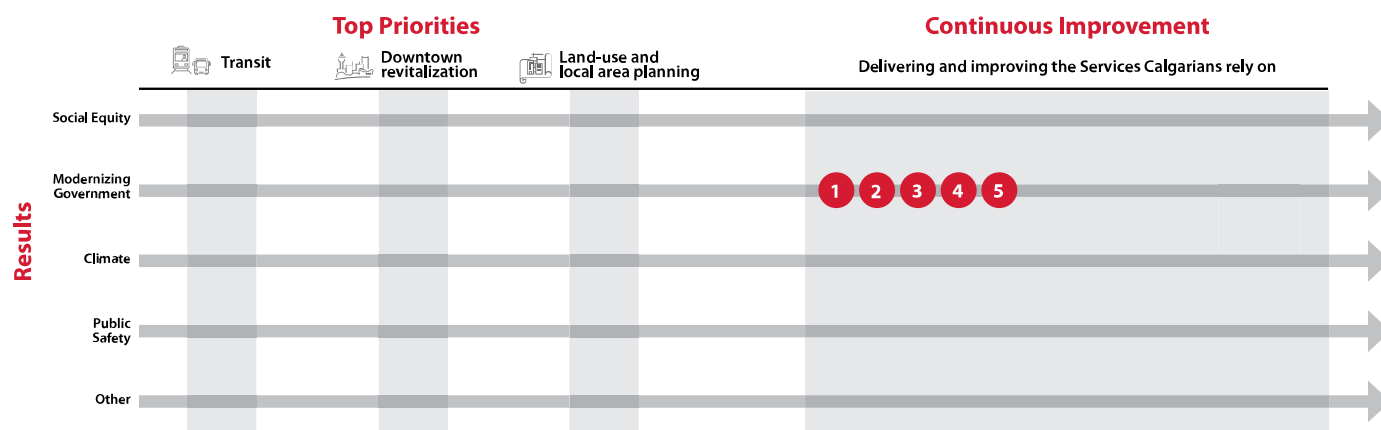
On average, our in-house claims adjusters will manage up to 280 active files at any given time. In order to continuously improve our claims response to Calgarians, it is necessary to reduce cycle times through automation, improved processes, system efficiencies and by adding an additional staff member by the end of 2023. By the end of this performance cycle, the goal is to reduce the average caseload per adjuster to 250 active files.





Progress on Service Delivery

Alignment with Council Refined Priorities and Result Areas



Legend



Completed



Progressing as planned



Not progressing as planned



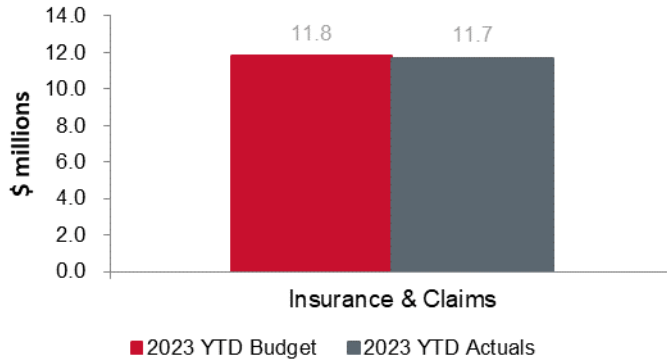
Initiative number

Initiative	Initiative Update	Status
1 Continue to build strong relationships within the insurance industry to reduce market risk and volatility in the corporate insurance program.	The Insurance and Claims service line continues to build strong relationships within the insurance industry and works collaboratively with partners. The City's insurance program was successfully renewed for the 2023-2024 term, which is a significant undertaking given the size and complexity of the program.	
2 Continuous improvement initiatives to automate and enhance claims data collection and continue corporate discussions about risk and claims reductions.	Insurance & Claims uses a database system called RiskMaster. This is our central data collection and storage system. A material effort is being made to automate the claims in-take process through a new web form called Incident, Collision & Occurrence Notification (ICON). All business units and civic partners submit their claims through this form which will auto-populate RiskMaster, with the aim to reduce response and cycle times on claims.	
3 Continue to conduct loss control inspections.	Insurance & Claims conducts regular loss control inspections on critical assets and infrastructure, with the assistance of a loss control engineer, to identify and mitigate risks before they turn into claims. On average, up to ten sites are inspected annually and are prioritized by the largest concentration of assets in one area and the potential impact to corporate operations if there was a significant claim.	
4 Support currency of replacement costs for the corporate property insurance policy and ensure ongoing compliance with Provincial automobile insurance requirements.	Insurance & Claims hires an independent appraiser to conduct appraisals on corporate assets and infrastructure. This supports the replacement cost calculation that is provided as part of The City's property insurance policy. On average, up to 35 properties are appraised annually and are prioritized based on value and concentration of assets. Insurance & Claims also obtains permission from the Superintendent of Insurance to self-insure The City's vehicle fleet and The City continues to be in compliance with the requirements of the Superintendent.	
5 Focus on the employee experience to support a high performing, healthy and engaged workforce.	Insurance & Claims continues to focus on equity, diversity, inclusion and belonging in all aspects of our service delivery. There is an intentional focus on psychological safety and creating a safe space for staff to speak up. Insurance & Claims also continues to have an active Social Committee to support team building and cross-sectional collaboration.	



Service Updates on Financial Performance

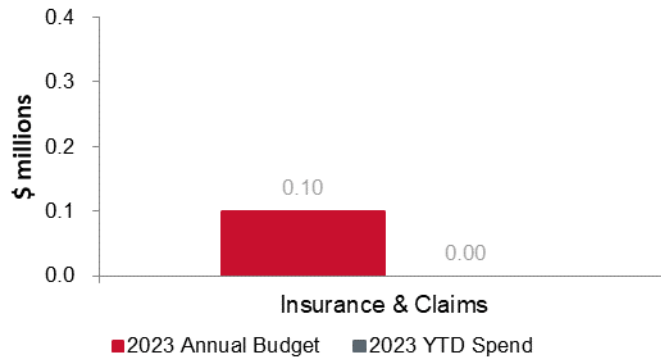
Net Operating Budget and Actuals as of June 30, 2023



Operating Budget Updates - 2023 YTD net operating budget vs actuals:

Insurance and Claims had a favorable year-to-date operating variance of \$0.1 million. The variance was mainly due to savings in salaries and wages from intentionally managing the workforce.

Capital Budget and Spend as of June 30, 2023



Capital Budget Updates - 2023 total capital budget vs 2023 YTD spend:

The capital budget \$0.10 million is for the RiskMaster software upgrade project. This project is in progress and tracking as expected.