



The Municipal Insurance Association of BC

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The Municipal Insurance Association of BC

A self-insured pool of 167 local governments

Liability coverage

- Bodily Injury (Occurrence)
- Property Damage (Occurrence)
- E&O (Claims made)

Property and ancillary coverage

\$35,000,000 coverage per claim



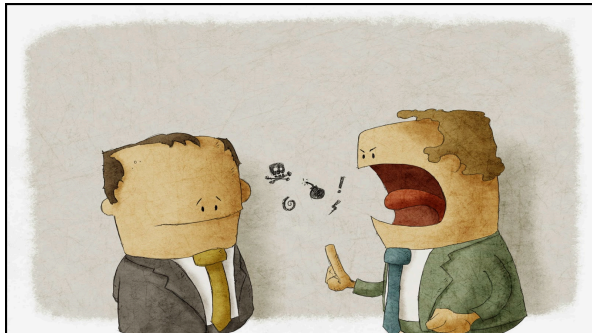
What We Do

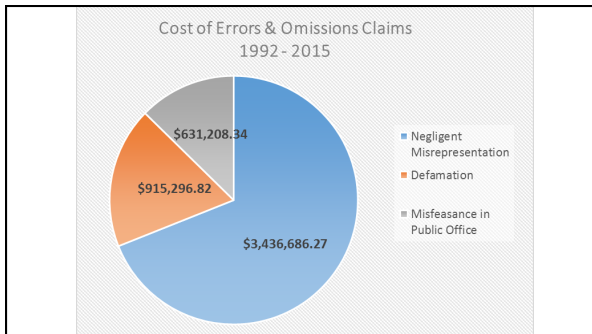
Respond to **liability claims** made against our members.

Facilitate non-claim related **legal advice**.

Provide risk management **education and training**.

Where does liability exposure of elected officials arise?









NEGLIGENT MISREPRESENTATION

Negligent misrepresentation requires...

Representation is untrue, misleading or inaccurate

“Special relationship”

Insufficient care in making the representation

Reasonable reliance

A loss



Where the party seeking information has an economic interest that is likely tied to the response

Defamation



Publication by which other persons are likely to be induced to shun, avoid, ridicule or despise him

Defamation requires...

Words used had a **negative impact** on the plaintiff

Words **referred to** the plaintiff

Communication made **to third party**

Real life examples...

Accusing a mayor to have been misusing taxpayers' money to further his own career.

Accusing a police officer of being drunk on duty.

Calling another council member a "sick son of a bitch".

Suggesting another council member is one of the "biggest jokes" to have been elected in a long time.

#1 Be 110% sure or qualify
your answer...

...and never hold a
meeting with a developer
at the White Spot.

#2 Have a communication
plan.

#3 Don't make promises
you can't keep.

Claims Management Philosophy

We investigate all claims thoroughly.

If member is liable, we negotiate and resolve the claim quickly
and in accordance with exposure.

If member not liable, we deny the claim and defend vigorously.

If member somewhat liable we negotiate settlement and seek
contribution from other parties.

We **do not** pay "nuisance" claims.

We **do not** pay for economic or financial reasons.

QUESTIONS?
