

# Policy Trumps Spin: Managing Public Expectations

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(Putin claims in their  
place)



# The Municipal Insurance Association of BC

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## Who We Are

A self-insured pool of 167 local governments

Liability coverage

Bodily Injury  
Property Damage  
E&O

\$40,000,000 coverage per claim

Property and ancillary coverage



## What We Do

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

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

Provide **loss control** services.

Provide risk **management education and training**.



What is the best way to  
manage public expectations?



*If you align expectations  
with reality, you will never  
be disappointed.*

-Terrell Owens



## How do you keep expectations at an attainable level?

- Ensure you are **under**-promising and **over**-delivering
- Check with your CAO- does your local government have a relevant policy to address the situation or question
- Find out what the policy is



## Why are policies important?

A photograph of a modern, multi-story glass building with a complex facade of windows and structural elements. The building is set against a clear sky. In the foreground, there are some trees and a flagpole.

**A level of service to be provided by municipal staff that is determined by elected officials and/or management.**



## What makes a true policy?

A decision to provide a level of service based on:

- financial,
- economic,
- social, and/or
- political factors or constraints.



## The **GOLD** Standard

Is the policy in writing?

Has it been approved by management or council?

What can you reasonably achieve?

Is the policy clear and easy to follow?



# Examples



# Why are policies important?

- Limit your legal risk
- Limit your political/  
reputational risk



