

Risk Mitigation Assistance for Communities in the NWT

CAMA NEW BRUNSWICK— MAY 2018

NCIP and NORCIX

- NORCIX is an insurance reciprocal, an insurance pool, owned by the 33 communities of the Northwest Territories
- NORCIX is operated by NCIP, the Northern Communities Insurance Program
- It has been in existence since 1978, but self-owned since 2003 when rates were rolled back to 2001 levels and frozen there

NCIP and the NWT

- Total population of the Northwest Territories is about 40,000. Yellowknife is the capital with 20,000. The other 32 communities range between 100 and 3,500
- No capacity for HR departments, legal staff
- We act as broker, handling premium calculations, invoicing as well as claims handling. We hire AON only for helping get excess coverages

Property \$45,000,000

Liability \$45,000,000

\$40,000,000

\$20,000,000

NCIP COVERAGES AND LIMITS

\$4,000,000

\$24,000,000

Wrongful dismissal

**Other Purchased
coverage**

NORCIX

PROPERTY

\$1,000,000

NORCIX

**GENERAL
LIABILITY
\$1,000,000**

NORCIX

**AUTO
LIABILITY
\$1,000,000**

NORCIX

**AUTO
PHYSICAL
100 %
OF ALL
LOSSES**

Boiler & Machinery

Aviation D&O E&O

Crime & Bonding

Garage Auto

AD & D Terrorism

EIL ID theft



LOSS PREVENTION INCENTIVE PROGRAM

- Our reciprocal has been very successful, and because our mandate was to freeze rates in place, we use the excess funds in a multitude of loss prevention activities
- \$1 million PER YEAR is available to the 33 communities for simply doing inspections of their buildings
- Each community has half of their annual fund allotment available to them for simply doing the inspection on their buildings and the other half sent out once the identified hazards have been corrected

APPRAISAL PROGRAM

- All buildings, contents, mobile equipment and emergency vehicles are appraised with values updated each year with an on site visit performed every five years.
- The appraisal also includes a funding report which provides the time frames and costs for the replacement of major building components stretching out 25 years. This is very valuable tool for budgeting and planning of building maintenance and asset management of your property.

ASSET MANAGEMENT

- Working in conjunction with the Government of the Northwest Territories, NCIP is developing inspection forms for buildings, mobile equipment and emergency vehicles, as well as maintenance and inspection videos for heavy trucks and equipment including information on best practices

HUMAN RESOURCES ADVISORY SERVICES



- NCIP provides communities with human resource advice and assistance
- Unlimited one on one telephone access to veteran HR professionals

LEGAL SUPPORT SERVICES



- Phone informal legal advice service
- as well as 3 hours of annual paid legal work for each community

PROCEDURAL AND GOVERNANCE ADVICE



- Available for such issues as elections, council business, By-laws and interpreting legislation

BYLAW AND POLICY TEMPLATES



- NCIP has paid for lawyers to write a number of Bylaw and Policy templates to assist communities
- They can use our template as a solid base to create and adopt their own bylaws and policies
- In addition, we offer the communities cash incentives to write and adopt these bylaws

RISK MANAGEMENT, LEGAL REVIEW AND RESEARCH



- NCIP regularly covers research costs on subjects such as procurement, contracting, request for proposals, bylaws policies and procedures that can affect communities in the way they do business

CONTRACT REVIEW



- NCIP will assist communities in the review of contracts for risk management and insurance coverage purposes

SAFETY VIDEOS



- NCIP offers a suite of more than 80 short safety videos on one USB stick, for use in staff training.

POSTERS AND ADVERTISING

- Posters such as Anti-vandalism, pick up after your dog, etc. distributed to the communities
- Advertising has been placed to remind the public to be careful of potholes; advertising has proven to be a defense against legal action in some jurisdictions.

LEGISLATION AND STANDARDS



- NCIP and the NWTAC regularly participates in the review, amendment and update of NWT legislation and regulations that have an impact on community governments including assisting the Canadian Standards Association in the development of various new standards for the North. Recent examples are a CSA Snow Loading engineering standard and the NWT Fire Prevention Act