

THIRTY

for

30

YEARS

THIRTY  
YEARS  
Municipal Insurance Association of British Columbia  
Values  
Service  
Expertise  
Diversity  
Stability  
Responsibility  
Benefit  
Uniquely  
Thriving  
Shared  
Vision  
Growth  
Communities  
Sustained  
Reliability  
Dependable  
Organized  
Together  
Mission  
Responsible  
Support  
Partnership  
Trust  
Security  
Sense of Purpose  
Excellence  
Property and Liability Insurance  
Community Development  
Financial Services  
Risk Management  
Insurance  
Municipal Insurance Association of British Columbia



# 1987 2017

The MIABC joins many reciprocals in Canada, and many more pools across the U.S. in celebrating its 30<sup>th</sup> anniversary this year. A number of other pools have recently marked their 30<sup>th</sup> year and more will be noting it in the near future. Obviously, this is because they were spawned by the market conditions that roiled the public-sector insurance world in the mid-1980s – now vaguely remembered as the Insurance Crisis. The Crisis is long past, yet the pools created because of it continue to flourish. This, in itself, is testament to power of pooling and the resilience of its business model. Nevertheless, there is more to the story. Not all pools have succeeded to the levels of the best; some have struggled to survive at one time or another; a few have even failed. The difference in these outcomes is because of the people involved in the administration, operation, and governance of each individual pool.

The MIABC is an enviable success – even when measured against the highest achievers of its pooling peers. It has a great story to tell. That story is about people and the contributions they made to their communities. It is quite appropriate to pause after three decades and reflect on 30 of those who have made significant contributions to that success.

I have had the unique opportunity to have been involved in a variety of roles with the MIABC in each of the 30 years it has existed. Hence, it fell to me to assemble this list. There are a great many people who have contributed to the MIABC's success, so it was no easy task to keep the number limited to 30. If anyone has been omitted who should have been included, the responsibility is entirely mine.

The list is presented in chronological order based on when the person commenced his or her relationship with the MIABC. We start with the six Lifetime Achievement Award recipients and pass through series of staff, directors, lawyers, adjusters, and other service providers. Some have spent decades working with the MIABC, others only a few years. Each, however, has contributed in a fundamental way to the character and success of the MIABC we know today.

*Thomas W. Barnes*  
*CEO & General Counsel*





## LOGO EVOLUTION

**M • I • A • B • C**  
Municipal Insurance Association of British Columbia  
1988-1989

**MIA**

1989-2005

**MUNICIPAL INSURANCE ASSOCIATION**  
of British Columbia  
2005-2015

**MUNICIPAL INSURANCE ASSOCIATION  
OF BRITISH COLUMBIA**  
2015-PRESENT



**DAN CUMMING**, Board Chair

1985-1996

*In the mid 1980s, Dan Cumming, the President of the Union of BC Municipalities, along with Richard Taylor, spearheaded a UBCM task force that considered alternatives to the private insurance market and led to the formation of the MIABC.*

*Mr. Cumming served as the first Chair of the MIABC Board of Directors from 1987 to 1990, and he remained as a Board Director until 1996.*



**RICHARD GAUTHIER**, Consulting Actuary

1994-2009

*The MIABC hired Richard Gauthier in 1996, who served as its actuary for 14 years. His advice was instrumental in guiding the MIABC through its worst claim years, the leaky condo crisis, regulatory demands, and a downward turn of the reinsurance cycle. Mr. Gauthier left the Association so financially sound that it started paying dividends back to its membership.*



**RICHARD TAYLOR**, UBCM Executive Director

1985-2007

*Faced with the liability insurance crisis in the mid 1980s, Richard Taylor, the Union of BC Municipalities' Executive Director, along with Dan Cumming, spearheaded the creation of a task force to consider solutions to the crisis. Through his work forming the MIABC, Mr. Taylor demonstrated that the Association and its members can achieve vastly more than any one community could achieve individually.*



**DON SMITH**, Claims Auditor

1990-2008

*Don Smith was retained in 1989 to provide the MIABC with claims handling advice and served as its claims auditor for nearly 20 years. Based on his advice, the MIABC formed the Claims Department to retain more control over claims handling and to settle claims based on principle rather than profit.*

*Today, the MIABC is widely known for its principled approach to settling claims.*



**KEN OLIVE**, Executive Director

1985-2005

*Ken Olive was appointed the first Executive Director of the MIABC in 1987. Mr. Olive grew the MIABC from a two-man operation, working out of a tiny office at the UBCM, into the preeminent local government liability insurer in British Columbia. During his almost 20 year tenure, Mr. Olive embodied the belief that every member of the Association should be served both equally and uniquely.*



**PETER GILL**, Claims Manager

1993-1999

*Peter Gill joined the MIABC in 1994 as the MIABC's second claims manager, wherein he was tasked with developing a professional claims operation and team. His contributions over the next seven years had a lasting impact on the MIABC, resulting in the development of a highly professional claims department and our current claims management philosophy.*



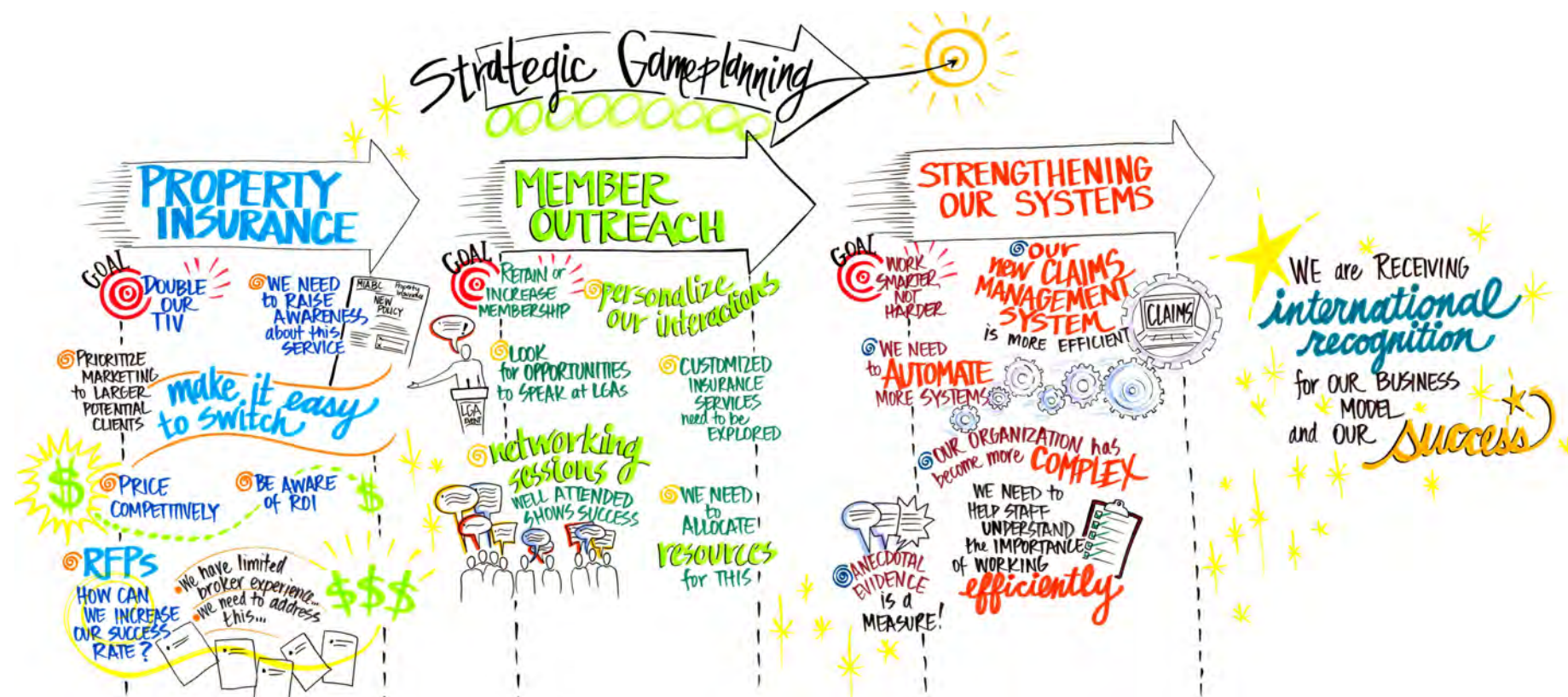
1988



**MITCH KENYON**, Administrative Assistant/Officer, Deputy Executive Director, Chief Operating Officer 1988-2015

Hired as an Administrative Assistant, and the MIABC's first employee, Mitch went on to fill whatever role needed filling for over 25 years. His titles were as varied as his tasks, culminating in his appointment as Chief Operating Officer in 2008. Despite the many contributions as a staff member, his singular accomplishment undoubtedly was RiskPro, a claims and member management system that formed the backbone of the MIABC's IT environment for over twenty years.

*Working for an insurance association owned by local governments that strives to provide stable rates, risk management and broad coverage has been both challenging and rewarding. Getting to know members from across British Columbia and helping them to achieve the advantages of MIABC membership, has provided me with 28 years of great memories.*

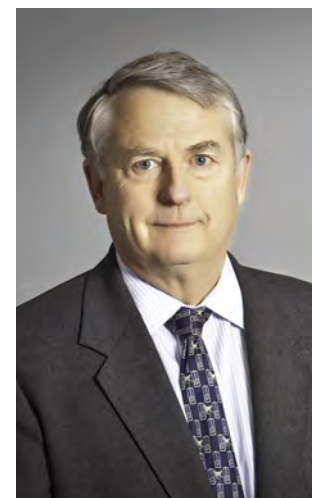


1989



**JOHN SINGLETON**, Corporate Counsel 1989-PRESENT

Entering the scene as the MIABC's corporate counsel, John's legal services have guided the MIABC's Board and management ever since. Almost all amendments to its governing documents have been drafted by him. He created our coverage protocol and member dispute resolution system. His firm has served as defense counsel on some of the largest, most complex claims brought against members. Yet, his largest and most sustaining contribution has been sage advice, which has helped steer the organization through some of its biggest challenges.



**JIM DOWLER**, Defense Counsel 1992-PRESENT

Alexander Holburn Beaudin + Lang (AHBL) has undoubtedly handled the defense of more legal actions brought against MIABC members than any other law firm. Jim has been the leader of the AHBL team responsible for this for over 25 years. The MIABC's principled approach to claims handling requires it's external lawyers to practice in a manner that is unique in the insurance defense world. The AHBL team has delivered on this, while remaining sensitive to the unique needs of individual members and continuously seeking to identify opportunities to provide additional value.



**DAVE TWINING**, Defense and Coverage Counsel 1992-2016

Dave's worth as a legal advisor is demonstrated by the fact the MIABC followed him through three firms over the course of 25 years. Initially highly regarded as a defense counsel, he ultimately became a key advisor on coverage, insurance, and business matters.

*For the past 25 years I have been privileged to call the MIABC an essential client of mine and my firm. During that time, I have found that the MIABC's executives, claims people, in-house counsel and staff maintain a sophisticated knowledge and understanding of the diverse and often complex legal issues facing the Members. Their approach to resolving those issues has always been highly professional with the best interests of the Members foremost in mind.*

1992





“Great things are  
done by a series  
of small things  
brought together.”

VINCENT VAN GOGH, ARTIST



**KEVIN TRAVIS**, *Independent Adjuster* 1993-PRESENT

Nothing can be done on a liability claim without information. The adjuster is at the frontline of information gathering. The MIABC has firm principles it applies to the resolution of claims, its members must receive the service an owner expects, and claimants treated with the respect a member of our community deserves. Kevin has a unique ability to provide the critical information gathering, while always delivering his services in a manner befitting a member-owned association.

*It has been my sincere pleasure and honour to have been afforded the opportunity to work with the MIABC over the past 23 years. In particular I enjoyed watching the MIABC's story unfold as it grew and matured to its present state, with a very bright future ahead. I constantly feel proud to be considered a part of that larger community along with the dedicated professionals at the MIABC and with its members.*



**CHARLES HAMILTON**, *Board Member* 1994-PRESENT

No Director has served on the MIABC Board longer than Charles. He has worked in local government administration in communities of varying size and in a variety of regions. This has provided him with personal experience of the point of views taken by a wide swath of the MIABC's membership. In addition, he has taken on many Board duties – chairing the Finance, Governance, and Claims Committees as well as Board Vice-Chair at various times. These perspectives and roles have added considerable weight given to his contributions during Board deliberations.

*Every organization has a unique story, and as I reflect back on MIABC's 30-year history, I can confidently say that the organization has had a profound and positive impact on the communities in British Columbia that we serve by relying on and advancing a rather simple principle – notably, the strength of togetherness.*



**SHERMAN CHOW**, *Claims Examiner, Claims Manager, Director of Insurance, Director of Claims* 1995-PRESENT

With one critical interruption, Sherman has been responsible for the operation of the MIABC's Claims Department for over half the time it has been in business. Claims services are at the heart of a liability insurer's operation. He has carried out his responsibilities with the highest level of competence and professionalism. Yet, the essence of his value is not how well he does his duty, it is his devotion to the good of the organization as a whole – he is the consummate team player. In 2014, he left the comfort of his traditional job, to lead the MIABC's initiative to enter the property insurance business. Under his leadership, the Insurance Department was founded and the MIABC became a true "one-stop shop" for municipal insurance of all kinds. Nevertheless, when his presence was required again in the Claims Department, he didn't hesitate to step back into his old role. As a long-time member of the senior management team, he has made critical contributions to almost every aspect of the MIABC's evolution for over a decade.

*Having come from the private insurance industry, it was obvious to me soon after joining the Municipal Insurance Association of BC that the insureds were not just insureds. They were members of the Association and there was a special relationship between us. We have worked hard to develop and strengthen that relationship and in my view, it is all about serving our members.*



**DENNIS CLARK**, *Board Chair* 1997-2009

Dennis' time on the Board was highlighted by four years as Chair. Early in his term he lead the way to the creation of the MIABC Legal Department. This fundamentally revamped the cost equation for the MIABC's single largest and least predictable expense – the defense of claims in litigation. In addition, he initiated two significant processes – formalized strategic planning and an assessment of governance practices. These have each been critical in the MIABC's measured approach to its evolution and response to the challenging environment in which it operates.









1998



**DAVID TUPPER**, *Claims Examiner, Assistant Claims Manager, Claims and Risk Analyst* 1998-PRESENT

He arrived at the MIABC a seasoned claims professional with a particular expertise in handling complex construction cases. This was prescient, unbeknownst to the MIABC, as it was in the early stages of the leaky condo crisis – a claims storm that very nearly swamped the organization. David was a critical part of the claims team that enabled the MIABC to overcome the challenge. He has emerged as a highly respected analyst of claims trends and a valuable resource for resolving sensitive issues arising from volatile claims.

*When I began working for the MIABC, we had an organization deeply committed to a fundamental set of core principles. We were run by a long term thinking visionary with patient fidelity to cautious and measured growth. Slow and steady was our hallmark, but eventually, that growth gave birth to opportunities. For over a decade now, we have been led by another visionary: one uniquely able to see those opportunities for what they are. It amazes me how far we have come in the last ten years, but one thing has never changed: our deep commitment to our core principles.*



**STEVE EASTON**, *Independent Adjuster* 1998-PRESENT

Liability adjusters are required to find information, assess the validity of claims, and negotiate settlements in appropriate circumstances. The MIABC expects each of these tasks to be carried out efficiently, respectfully, and professionally – all in accordance with our protocols. For nearly 20 years, few have done it as well, and none better than Steve.

*Working with the MIABC and its members is both unique and rewarding for me. Unlike a general insurer, MIABC members remain consistent allowing me deal with many of the same individuals on an ongoing basis and become familiar with their staff. It also provides me with the opportunity to become familiar with their procedures, protocols and policies making the investigation process run smoother, and faster, for both the MIABC and its members. The support and guidance the MIABC provides to its adjusters is also valuable and timely further enhancing the working relationship.*



**TEUNIS WESTBROEK**, *Board Chair* 2002-PRESENT

As he finishes up his seventh year, Teunis is the MIABC's longest serving Board Chair. Under his leadership, the MIABC achieved a number of notable strategic goals - \$ 5 million per claim liability retention, \$90 million in capital, launching the property and ancillary insurance program, and acquiring its own building. He has also steered the organization through a period of intensifying compliance requirements and evolving governance expectations.

*History has taught us that to plan for our future we must reflect on the past when BC local governments were swamped by the rough seas of the Liability Insurance Crisis, caused by private insurers' need to generate profit. Over its first 30 years, the Municipal Insurance Association of BC has matured into a financially strong and member- oriented organization, delivering broad coverage and stable rates. As we continue to strive to be the best provider of liability insurance and member services, members of the MIABC need to stick together and support each other, maintaining a sense of community in everything we do.*



**LAWRY SHAND**, *Reinsurance Intermediary* 2003-PRESENT

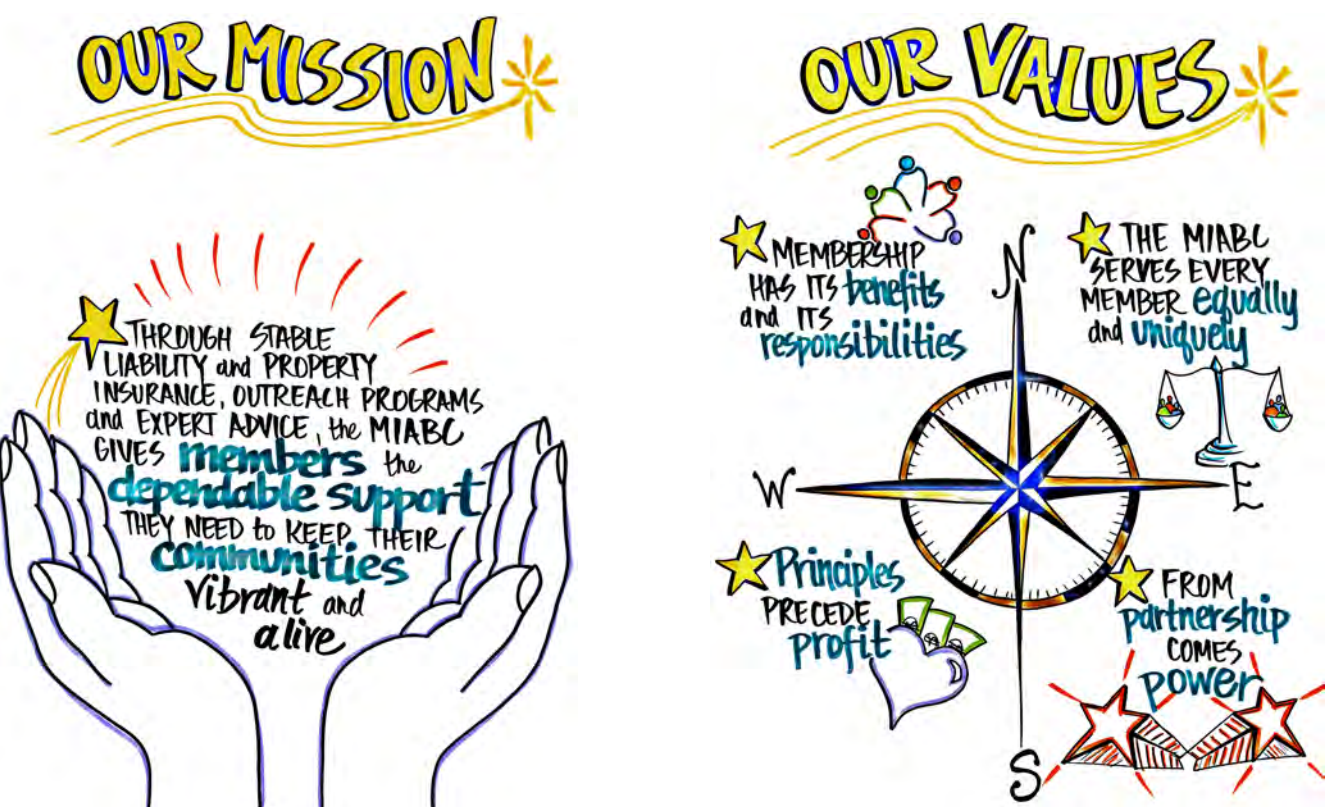
Reinsurance is one of the most critical components of the MIABC's program. It literally cannot survive without it. The ravages of the leaky condo crisis threatened to completely disintegrate our reinsurance program, and with it the MIABC itself. Lawry was retained to deal with the situation. Since then he has assembled a panel of world class reinsurance partners. Moreover, he played an instrumental part in the design and implementation of the property insurance program, complete with a unique reinsurance system that enabled it to be launched and operated with minimal risk to the liability program.

*With 40 years of experience in the insurance and reinsurance business, both local and international, the opportunity to assist the MIABC with their reinsurance needs will be a career highlight. The professionalism, competence and integrity of the entire organization, at every level, is unmatched - anywhere.*

2002

2003





**KEVIN FLYNN**, Board Chair 2005-2010

A lot of action was packed into Kevin's two years as Board chair. The MIABC became a fully engaged member of two major pooling associations, AGRIP and NLC-RISC. The Board adopted a policy of providing governance training to individual directors. The MIABC began to seriously consider more expansive member services and business opportunities. It was also a time when the MIABC faced another existential threat, which culminated with the expulsion of a member for the first (and so far only) time.

*The MIABC is a great organization, with great staff, that provides valued benefits to it members. I have very good memories of being involved as an MIABC Board Member and Board Chair. The experience of working through some significant member issues was a valued one, and the result exemplified the team and membership approach, with amazing support of both staff and the board. My time with the MIABC meant a lot to me personally and professionally, and I truly miss being on this Board. I hope to be involved again someday soon.*



**SUKH GILL**, Board Member 1998-PRESENT

Sukh was the Board's only financial professional when he joined. Not surprisingly, he soon became a fixture as the Finance Committee Chair. In this role, he played a large part in guiding the MIABC through its transition into the International Financial Reporting Standards, a two-year journey that completely restructured our accounting and financial reporting systems. More importantly, his thoughtful counsel has made him a trusted advisor to both the Board and management.

*I am pleased to have been associated with the MIABC over the its last decade of growth and success. I appreciate that those at the MIABC believe I have played a meaningful role in what has been accomplished over that time. I wish all those who are part of the MIABC community even greater success in the future.*



**GLENN MCLAUGHLIN**, Board Member, Director of Insurance 2005-PRESENT

One of the most versatile people every to be associated with the MIABC, Glenn began his relationship with the organization as our largest member's contact, he sat on the Board for ten years, and then stepped down so that he could join the ranks of our senior management team as Director of Insurance. His stature as a Board member is evidenced by his election as Board Vice-Chair by his fellow directors. In his management role he is responsible for two high-priority initiatives – the growth of the non-liability insurance programs and the transitioning of our IT systems. His colleagues quickly have come to view him as a valued advisor and mentor.

*The MIABC is the personification of a Canadian co-operative business venture at work, a place where the key decision criteria are, what is best for our members as a whole? The MIABC's principles, co-operative values, being community focused while striving to always doing the right thing makes it easy to come to work, day after day.*

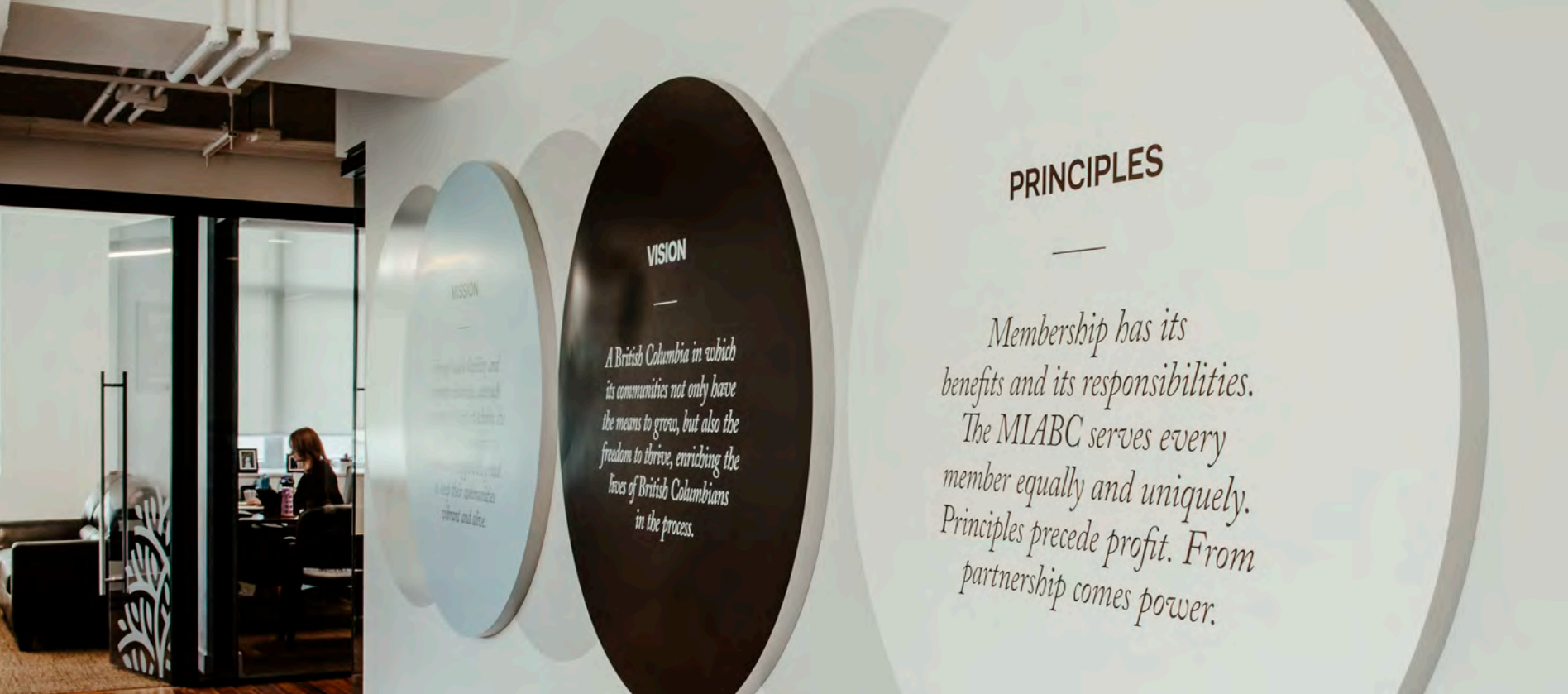


**LINDSAY NILSSON**, Staff Lawyer, Risk Management Coordinator, Director of Claims and Legal Services 2005-2016

The creation of the Legal Department was the first significant development in the MIABC's structure since the creation of its core components in 1990. In enabled half of its litigation to be brought in-house, thereby saving its members millions of dollars in legal fees. It also brought on staff bright, versatile professionals eager to move into emerging roles as the MIABC evolved. Lindsay was the first example of this trend. She was one of the original members of the Legal Department, moved on to become Risk Management Coordinator, and was serving as the Director of Claims and Legal Services until she decided to return to private practice.

*For me, the MIABC has always been about connecting people and the amazing things that we are capable of when we work together. By providing unparalleled support to its members, the MIABC has become one of the foundations upon which our communities thrive.*





2008



**NICOLE PURVES**, Claims Examiner, Deputy Director of Claims 2005-PRESENT

Nicole is the exception to the rule (which comes as no surprise to those who know her). She is the one staff member who has qualified for this list without moving from the position she was hired to fill. She was recruited from the commercial insurance industry as a claims examiner, and remains one still. Except, there is so much more to the story than that (just like Nicole herself). Her hard work, sound judgement, and collegial nature make her the consummate professional and trusted coworker. The stature she has attained is reflected in her elevation to the Deputy Director of Claims, a position that reflects the value that senior managers have always placed on her advice and input.

*The MIABC embodies the idea of partnership that is at the heart of insurance more than any other insurer I have worked for. It is a pleasure working with such a committed group of people, both within the MIABC, and those we connect with across our membership.*



**MARINA SEN**, Legal Assistant, Insurance Coordinator 2005-PRESENT

Although she started as a freshly minted legal assistant, who spent many years as the youngest member of the staff, Marina quickly wove herself into the fabric of the office. A team player, always eager to participate in any initiative that would contribute to the betterment of the MIABC, its staff and members. When the property program was preparing to launch, Marina was keen to get in on the ground floor. She worked hard to qualify for a broker's license and has continued to add to her credentials.

*From the day I started, I knew that the MIABC was not your average insurance company. The one thing that has continued to stand out in nearly a decade with the MIABC is the strong sense of community that is deeply entrenched in our roots. Whether it's something big like expanding our services to meet our members' needs, or just being at the other end of the phone with the answer to a simple question, that sense of community is has always been the driving force behind what we do and how we operate – and what sets us apart.*



**SUSAN ACKERMAN**, Claims Examiner, Risk Management Advisor 2006-PRESENT

Susan made a leap in faith joining the MIABC. After many years working as a claims examiner for commercial insurers, she wanted to change the focus of her career from resolving claims to preventing them. While that is one of the MIABC's prime missions, the only opening available was a temporary contract as a claims examiner. She took the chance that something might open up, completed her risk management qualifications, and took the job. Fortunately for both Susan and MIABC members, the Board adopted a Risk Management Strategic Plan that called for an expansion of loss control services. She slid easily into one of the newly created positions, and has been one of the MIABC's prime day-to-day contacts with its members ever since.

*One of the things that I love most about my job, as Risk Management Advisor, is that I get to help our members with their various issues and they are always so appreciative of this help. Their positive feedback really keeps me engaged.*



**JULIE-LINDA LAFORCE**, Consulting Actuary 2010-PRESENT

It's no accident that one consulting actuary has received a Lifetime Achievement Award and another, Julie-Linda, is on this list. Nothing is more important than the ongoing advice and analysis we receive from our actuary. Our products can't be priced, our liabilities can't be valued, and our programs can't be assessed with out expert actuarial services. Julie-Linda has provided this and much more. She has enabled us to create a structure for our property coverages from scratch, revamp our experience rating, re-assess our subscriber accounts, analyze the efficacy of our pricing structure, re-design the reinsurance program, and continuously review critical elements of our business structure.

*It is a true honour for me to work with such a great organization and with people who show such dedication to the communities they serve. Congrats on the first 30 years of the MIABC, and keep up the good work!*



2009

2010





2011



**ERICA TOEWS**, Staff Lawyer, Publications Consultant 2011-PRESENT

Even though she began her association with the MIABC as a member of our Legal Department, where she proved to be a very effective defense counsel, Erica's lasting contributions to the organization came after she left our staff. She established her own firm providing legal research and drafting services. Initially, retained on research assignments, she began to assist us in preparing member publications. The quality of her work was such that in time she has assumed responsibility for all of our member publications, including our Annual Report. Written communication is an integral service for any member-focused organization. Under Erica's direction the quality of our publications has risen to "best in class" status.

*In my role as a writer, I have the privilege of interviewing staff, directors, members and service providers – all sorts of people who, despite their diversity, share an amazingly cohesive attitude toward the MIABC. What other insurance company would inspire such a sense of community?*



**MEGAN CHORLTON**, Staff Lawyer, Director of Member Services, Assistant General Counsel 2013-PRESENT

Education has been one of the three prime goals of the MIABC since its inception. The MIABC's unique place in the local government community, its status as BC's only reciprocal, its position as a regulated financial institution, its risk management mandate, and its principled approach to claims resolution all call for continuous education of directors, staff, consultants, regulators, members, and service providers. Although she was hired as a defense lawyer in our Legal Department, Megan also brought with her the qualifications and expertise of a teacher. This unique background has enabled her to use her position as Director of Member Services to improve the learning opportunities participated in by all facets of our organization. The annual members' conference, publications, regional meetings, the website, and monthly webinars all reflect Megan's thoughtful touch.

*Growing up, I had hoped to find a career that would not only challenge me, but would also inspire me and enable me to work collaboratively with others to build a better world. I am privileged to have found that career at the MIABC, working with a dedicated team of colleagues, members, partners and service providers that embody the true spirit of cooperation; working together to build thriving communities across our province.*



**MARYAM SHERKAT**, Staff Lawyer, Risk Officer, Privacy Officer 2013-PRESENT

Those in the local government community see the MIABC as a member service organization, which it is. However, from a regulatory perspective, the MIABC is a sophisticated financial institution that is responsible for the safekeeping of tens of millions of dollars of other people's money. This regulatory oversight has intensified since the 2008's financial crisis. IFRS developments, the adoption of Solvency II, enterprise risk management, more frequent and detailed financial reporting, and heightened governance expectations are some examples of compliance challenges we need to meet. Doing so takes up time and resources equivalent to a full-time staff member. Much of this responsibility devolves to the Risk Officer. Despite only recently joining the Legal Department as a defense counsel, Maryam volunteered to step into this position when the need arose. She has since been able to provide invaluable guidance and resources to Board, staff, and members in meeting their compliance obligations.

*Leaving private practice and joining the MIABC's Legal Department was in some ways a leap of faith for me. Notwithstanding my slight trepidation at immersing myself in a new area of law, I was very excited at the prospect of joining a team of lawyers all on the same principled page: defending claims solely on their legal merits. I was rewarded for my leap of faith in more ways than I could have anticipated. Not only do I thoroughly enjoy my legal work, but I was also privileged enough to join the talented management team not long after I joined the organization. Our Board of Directors is equally talented and working directly with them has enriched my understanding of the MIABC and its vision. I feel incredibly lucky to work with such inspiring people - from the team at our office, to our Board, and to the very members we serve.*



**MARIA CREIGHTON**, Controller 2015-PRESENT

It may seem incredible, but the MIABC spent its 25 years in business without a financial professional on staff. This was due to the simple fact that during this period it was a very small organization with a tight focus on liability claims. It also operated in a simpler regulatory environment. This has changed dramatically in recent years as the MIABC is now offers a full range of insurance products to its members, many of which are acquired from the commercial market by its brokerage subsidiary. Another subsidiary owns and operates a commercial real estate facility. These developments bring with them new compliance, tax, and internal control issues. Just as these changes were taking hold, Maria was brought on board as our first finance officer. Her professional skills, discipline, and systems have transformed the MIABC's financial and accounting systems.

*I wish to congratulate the Directors, Management, and Staff who have been instrumental in growing the MIABC into the healthy and vibrant organization it is at 30 years. The MIABC is well positioned to meet the evolving risk management and insurance needs of local governments in British Columbia and I am thankful to be part of this team that is so dedicated to addressing the challenges of its membership.*

2013

2015



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Association of British Columbia**

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