

Did You Know?

**40 Things You
Should Know About
the MIABC**



**MUNICIPAL
INSURANCE
ASSOCIATION
OF BRITISH
COLUMBIA**

We Are the Community We Keep.

The MIABC was created when BC local governments came together to build a different approach to insurance purchasing—one grounded in collaboration, stability and long-term support for communities.

Built by local governments to serve local governments, the organization exists to help communities not only navigate risk, but continue to thrive. From insurance coverage and claims expertise to risk management advice, education, and practical support, the MIABC model is rooted in the belief that communities are stronger when they work together and share knowledge, experience and resources.

The following pages highlight some of the ways the MIABC supports communities across British Columbia.

Did You Know?

**We are not an
insurance company.
We are a reciprocal
insurance pool owned
by our members.**

The MIABC was formed in 1987 when BC local governments were facing a liability insurance crisis in the commercial market. Premiums were rising sharply, deductibles were increasing, and coverage for key risks was becoming difficult to obtain. Rather than accept insufficient protection or raise taxes, 144 local governments came together to create a self-insurance pool. Rooted in this cooperative spirit, the MIABC continues to provide members with stable rates, broad coverage, and shared services – advantages no single local government could achieve on its own.



Did You Know?

Our mission is to support our members to provide services to their communities, not to make money.

Owned by our members, the MIABC exists to serve local government, not to generate profit. We provide stable liability and property insurance, outreach programs, and expert advice to help communities manage risk with confidence. We do not seek to profit from premiums. Premiums fund claims and services that benefit members, while surplus funds are invested to reduce administrative costs, support risk management initiatives, subsidize reinsurance, and help keep insurance rates stable. When appropriate, excess funds are returned to members through dividends.

Did You Know?

Over 90% of BC's local governments choose the MIABC as their insurance provider.

The MIABC insures municipalities, regional districts, and several sector organizations that support local government service delivery, including the Union of BC Municipalities, the Local Government Management Association, and CivicInfo BC. In total, over 90% of British Columbia's local governments are members of the MIABC.



Did You Know?

Our Property Insurance Program protects more than \$15 billion in local government assets.

In response to member demand, in 2014 the MIABC expanded beyond liability coverage by launching our Property Insurance Program. Today, members can obtain both liability and property coverage through the MIABC.

The Property Insurance Program provides coverage for property of every description, local government operations interruption, and crime. Built specifically for local governments, the program combines broad coverage with the stable pricing and responsive service members have long relied on. Participation continues to grow. Today, more than 100 members – about 64% of the membership – are part of the program, representing over \$15.1 billion in insured assets.

Did You Know?

**We have a growing
brokerage arm that
helps members obtain
specialized insurance
coverage.**

In 2014, the MIABC created a brokerage arm, Civic Risk Insurance Solutions (CRIS), to help members obtain ancillary and specialty insurance not underwritten by the MIABC. Today, CRIS sources more than 20 types of coverage – including cyber, equipment breakdown, and course of construction – that address the unique risks faced by BC local governments.

The program has grown rapidly. In 2025 alone, 142 members purchased ancillary coverage through CRIS, resulting in 392 policies placed. To support this demand, the MIABC has grown its brokerage team from two licensed brokers in 2014 to ten in 2026, providing members with expert advice on both MIABC coverage and the broader insurance market.



Did You Know?

Our Board of Directors includes elected officials and staff from member communities.

The MIABC's 15-member Board includes both elected officials and senior staff from member local governments, ensuring decisions are guided by real-world local government experience. Directors are elected by members at the Annual General Meeting and represent the full diversity of the membership, including representatives of population-based member groups, regional area associations, a regional district representative, and directors-at-large. Meeting regularly throughout the year, the Board sets the MIABC's strategic direction and helps ensure the organization remains responsive to the needs of its members.

Did You Know?

Our members decide annually whether to expand or adjust our insurance coverage.

The MIABC is a reciprocal pool. Neither staff nor the Board have the authority to change coverage. Rather, as owners, the MIABC's members dictate the extent of their coverage, voting on changes to the Liability Protection Agreement and Property Insurance Agreement each year at the Annual General Meeting. Changes often come about because members or staff learn of a type of coverage that may be useful to local government. The MIABC's Board then determines whether the coverage change should be put to the members for a vote. Over the years the MIABC has broadened coverage to ensure it is keeping pace with the commercial market but also providing coverage specifically tailored to the risks faced by local government.



Did You Know?

We meet the same rigorous financial standards as BC's major financial institutions.

The MIABC is regulated as a financial institution under the *Financial Institutions Act*. As a result, we must meet the same regulatory standards as credit unions, trust companies, and insurance companies, even though we are the only reciprocal insurer in British Columbia. Meeting these standards allows us to expand our products and services while maintaining the financial strength needed to support BC's local governments today and into the future.

Did You Know?

Our members provide us with detailed input on many aspects of our operations.

As a member-owned organization, the MIABC relies on regular and open feedback to ensure our programs, tools, and services reflect the real needs of local government. Members contribute their expertise in many ways, including participating in focus groups, presenting at conferences and seminars, and providing input on initiatives such as Policy Toolkits and other member resources. This practical, on-the-ground perspective helps ensure that the guidance we develop is relevant, practical, and responsive to the challenges our members face in their communities.



Did You Know?

**We are regularly asked
to share our expertise
on matters important to
local government.**

As a result of our focus on local government risks, over the past several decades we have developed a high level of expertise in the area. The Province and other organizations regularly invite MIABC staff to participate in task forces and working groups that inform policymaking affecting local government. We have supported the expansion of statutory immunity protections for nuisance claims related to core local government services, contributed to the Canadian Standards Association's work on flood mitigation guidance, and served as a consulting party for the Commission of Inquiry into Community Events Safety in British Columbia. While sharing our expertise, we serve our members by ensuring their interests are considered by those in a position to effect change.



Did You Know?

We prioritize rate
stability for our
members.

Rate stability is one of the MIABC's core guiding principles. We smooth out the peaks and valleys often seen in the commercial market, allowing our members to better control their budgets. Since 2014, rate increases on our core liability and property insurance programs have remained at 10% or less annually.



Did You Know?

**We are building our
capital strength to
protect and serve our
members.**

As a reciprocal owned by its members, the MIABC takes a disciplined, long-term approach to financial stewardship. We continually strengthen our capital position so we can remain stable during major loss events, respond to emerging risks, and continue providing dependable coverage to BC local governments. Our strong capital position is reflected in our Minimum Capital Test (MCT) ratio, which measures whether an insurer has sufficient capital relative to its risk exposure. Maintaining a robust MCT helps ensure the MIABC can support its members today and well into the future.

Did You Know?

We offer liability coverage for groups providing services on behalf of our members.

Through our Associate Member Program, the MIABC can extend liability coverage to eligible individuals or groups who provide local government services on a member's behalf. Once approved, these service providers are covered under the member's Liability Protection Agreement up to a limit of \$5 million. This program helps members ensure appropriate coverage is in place for providers who are unable to obtain their own insurance. Common examples include contract recreation instructors and other community program providers.



Did You Know?

Our members can help facility users obtain affordable insurance through the MIABC EventPolicy Portal.

Most local governments require user groups to arrange appropriate insurance before using their facilities. The MIABC EventPolicy Portal makes this easier. Through this self-serve online tool, user groups can quickly arrange competitively priced event insurance. When a policy is issued, the member local government is automatically listed as an additional insured, and the member immediately receives a copy of the certificate. The portal helps members ensure users obtain the coverage they need, making compliance simple for both the user and the local government.

Did You Know?

We vigorously defend claims when our members are not liable.

The MIABC follows clear principles when handling liability claims. If a local government is not legally liable, we deny the claim and defend it vigorously. When liability exists, we negotiate and settle the claim quickly and fairly. When multiple parties share responsibility, we pursue contributions from the other responsible parties and negotiate settlements that reflect each party's share of liability. We do not pay nuisance claims or settle claims for purely economic reasons. Instead, we seek compromises only when real liability exposure exists.



Did You Know?

We handle property claims quickly, fairly and transparently.

When a member makes a property claim, we work closely with them to resolve insured claims as quickly and efficiently as possible to reduce disruption to their operations. Our team handles every claim in a fair and professional manner and gives members the benefit of the doubt on coverage whenever the facts allow. For ancillary claims placed through CRIS and insured by other carriers, we monitor the file and advocate for our member when needed. If a claim falls outside coverage, we clearly explain the decision and the reasons for the denial.

Did You Know?

Our Claims and Legal Department brings deep expertise to local government claims.

The Claims and Legal Department is comprised of combination of 12 claims examiners and legal counsel who oversee our members' liability and property claims. Each year they open about 900 new claims and close a similar number. Through this volume, the team has developed highly specialized knowledge of local government claims and the unique risks faced by MIABC members. Their experience with liability claims – built over decades of working with our members – is unmatched. As the MIABC's Property Insurance Program has grown, the team has also developed significant expertise in handling complex property claims.



Did You Know?

**A significant portion
of our litigated claims
are handled by our in-
house team of defence
lawyers.**

The MIABC established its in-house legal team in 2006 to reduce the cost of litigating claims by handling appropriate matters in-house rather than relying solely on outside counsel. Today, our in-house lawyers manage approximately 40% of the MIABC's litigated claims. Over time, the team has developed deep expertise in BC local government liability and the unique legal issues they face. This specialized knowledge allows the department to defend claims efficiently and effectively while helping to keep overall litigation costs lower for our members.

Did You Know?

**We absorb
investigation and claim
resolution costs unless a
legal action is served.**

We encourage early reporting of potential claims so we can investigate, and hopefully resolve, disputes early. We often hire adjusters to investigate claims, and at times hire lawyers to help resolve them, all before the member has been served with a legal action. To alleviate members' concerns that their deductible may be applied to investigate a claim that never comes to fruition, we do not apply the cost of investigating or resolving claims against the member's deductible unless the member has been served with a legal action. If the claim never gets to litigation, the MIABC pays all the investigation and resolution costs.



Did You Know?

For some local governments, the MIABC's expertise is like having an additional staff member.

Many local governments do not have dedicated staff for risk management or insurance. Through MIABC membership, they gain access to experienced professionals who can help answer coverage questions, manage claims that fall below the deductible, provide risk management advice, and offer practical tools and templates. Members regularly rely on MIABC staff for guidance on everything from claims responses to risk management projects. For certain communities, this support can be transformative, providing specialized expertise that would otherwise be difficult to maintain in-house. As one CAO observed, the value of the MIABC's services and resources is "equivalent to an entire additional staff member."

Did You Know?

We have developed a growing collection of Policy Toolkits to help members strengthen their policies and practices.

Since 2020, the MIABC has released 12 Policy Development Toolkits. Early toolkits focused on building bylaw enforcement and inspection and maintenance policies for drainage infrastructure assets, recreation facilities, parks and trails, playgrounds, roads maintenance, sanitary sewer systems, sidewalks, snow and ice removal, and water distribution infrastructure. More recently, additional toolkits have been released on business continuity planning and recreation programs involving children, young people, and vulnerable adults.

Each toolkit includes practical guidance, customizable templates, and supporting tools such as inspection checklists and complaint logs to help local governments strengthen policies and operational practices. Developed with input from member focus groups, the toolkits reflect real operational challenges and practical, boots-on-the-ground experience.



Did You Know?

If you have a risk, insurance or coverage question, you can Ask Us Anything and we'll help you find the answer.

MIABC staff support members every day through our general telephone and email support services, including the AskUsAnything@miabc.org inbox. From coverage questions and contract reviews to advice about risks associated with new programs, events, or operations, our team provides practical guidance and timely answers.

Each member also has a dedicated Insurance Solutions Team that acts as their primary point of contact for risk management questions, certificates, renewals, insurance services, and general inquiries. If a team member doesn't know the answer right away, they will connect the member with someone who does.

Did You Know?

Members can obtain affordable legal advice without the cost of retaining outside counsel.

We recognize that our members face legal issues that are unrelated to the claims we cover. To help members obtain timely advice without the expense of hiring a lawyer for every issue, the MIABC offers the Casual Legal Advice Program. For an annual fee of \$350–\$1,000, subscribers to the program can contact the local government lawyers at Lidstone & Company as often as needed and receive up to 30 minutes of legal advice per question. If an issue requires more time, members may retain the lawyer at a predetermined fee schedule. Subscribers also receive quarterly newsletters, legal bulletins, templates and checklists, and an invitation to Lidstone & Company's annual local government law seminar and luncheon.



Did You Know?

Our Risk Management Grants help members prevent losses before they happen.

Since 2009, the MIABC has set aside 1% of its equity each year to fund member-led initiatives that reduce property and liability risks. This is equivalent to returning about 4.5% of annual premiums to members in the form of proactive risk management funding. The program supports practical projects that strengthen safety, reduce loss exposure, and protect community assets. In recent years, the MIABC has distributed between \$525,000 and \$790,000 annually through this program.

Did You Know?

We design practical tools to help reduce local government liability risks.

Because we are a risk pool, every member benefits when risks are identified and managed early. Drawing on decades of experience with local government claims, the MIABC creates practical resources to support day-to-day decision-making.

These include our Brochure Service, which provides customized public-facing materials on topics such as property access, complaint handling, and claims processes, and our Risk & Insurance Tool for Contracts, which helps members determine the appropriate types and levels of insurance to require from vendors, contractors, and facility users.



Did You Know?

Our Loss Control Program helps members identify risks and strengthen their risk management practices.

The MIABC's Loss Control Program provides practical services that help members reduce liability exposures arising from local government operations and properties. The program begins with a Best Practices Assessment (BPA), where members work with MIABC staff to establish a baseline of their organization's risk profile. Based on the results, members receive a tailored report identifying potential risks and recommending MIABC tools and resources to address them. Once the BPA is complete, members can access one Loss Control service each year, such as a policy review, documentation audit, customized training session, or virtual inspection.

Did You Know?

**Our members can use
MIABC claims data to
inform risk management
decisions.**

With decades of experience insuring BC's local governments, the MIABC has developed a deep repository of claims data. We use this information to provide members with tailored claims summaries and research that highlight areas of significant loss exposure. For smaller members without an extensive claims history, we can also provide anonymous comparisons with similar local governments to identify potential risk trends. These complimentary reports are customized to the needs of each requesting member and help local governments focus their risk management efforts where they will have the greatest impact.



Did You Know?

**We offer scholarships
to help local
government staff build
risk management
expertise.**

The MIABC's Risk Management Scholarship Program supports professional training for employees of member local governments whose roles involve risk management or insurance. Applicants must demonstrate that the training will help their organization reduce risk exposure and provide written support from a supervisor. Scholarships cover tuition and required textbooks for recognized programs such as the Canadian Risk Management (CRM) designation and the Chartered Insurance Professional (CIP) designation. We have recently expanded the program to include courses in Business Continuity Planning, helping members strengthen their preparedness for disruptions and emergencies.

Did You Know?

Our annual Risk Management Conference brings together local government staff from across BC.

Each spring, hundreds of delegates attend the MIABC's Risk Management Conference in Vancouver. Over two days of presentations and workshops, participants explore both the fundamentals of risk management and emerging issues facing local governments. The conference features a diverse agenda, from technical, department-specific sessions to broader discussions relevant to all local government staff. Just as valuable are the networking opportunities, allowing attendees to connect with peers from across the province and exchange practical insights.



Did You Know?

**We have helped
standardize building
inspection bylaws
across BC.**

In the early 2000s, the MIABC led the development of a Core Building Bylaw to address a major risk facing local government. At the time, local governments were frequently named as “deep-pocket” defendants in construction litigation – particularly in leaky condo claims – despite their limited role in the building process. Working with members, the Province, and industry stakeholders, the MIABC developed model bylaw language that clarified the role of local government and reinforced their ability to rely on letters of assurance from qualified professionals. Local governments across BC soon adopted the standardized wording, significantly strengthening the legal framework for building inspection liability. The bylaw was updated in 2017 to reflect evolving legislation and industry practice. More recently, the MIABC developed a Wildfire Development Permit Area (DPA) Bylaw to help communities promote wildfire-resilient construction and landscaping practices.

Did You Know?

We provide free in-person and online training to our members.

The MIABC offers a wide range of learning opportunities for member staff on emerging risk management issues, legal developments, coverage questions, and practical tools for managing local government operations. Members can also access our Learning Library and Resource Hub, which contain recorded webinars, courses, and other practical resources. In addition, Regional Day seminars and hands-on workshops give members the opportunity to connect with colleagues, share experiences, and learn directly from MIABC staff in their own regions.



Did You Know?

**Our members receive
risk management advice
when we close claims.**

Our members' past claims experience can be helpful in identifying and minimizing future risks. As a result, every time the MIABC makes an indemnity payment on a claim, the Claims Examiner who handled the file provides it to the member's Insurance Solutions Team. They review the facts and provide the member with advice on avoiding similar claims. In this way, we strive to "close the loop" of risk exposure for our members.

Did You Know?

We are continually refining and developing our products and services to best serve our members.

As communities grow and evolve, so do the risks they face. We regularly seek feedback from our members and look for ways to strengthen our coverage, expand member services, and introduce new tools that support local governments in managing risk. Over the years, this approach has led to broader coverage, new insurance programs, and enhanced services. As an organization owned by the communities it insures, the MIABC remains focused on providing dependable support today and adapting to meet members' needs in the future.



Did You Know?

Members can obtain Course of Construction coverage through CRIS.

The MIABC's brokerage arm, CRIS, offers a Course of Construction (Builder's Risk) Insurance Program that protects construction projects against loss or damage during the building process. While contractors and subcontractors are typically expected to provide their own insurance, Course of Construction coverage helps ensure the appropriate coverage is in place for each project. It can also save members money, as some contractors add administrative surcharges when arranging their own coverage. This program is available exclusively to members of the MIABC and covers the member as project owner, in addition to contractors and subcontractors.

Did You Know?

Our brokerage arm offers cyber insurance specifically designed for local governments.

Cyber risks facing local governments are growing, including data breaches, ransomware attacks, and other cyber threats – many of which now involve emerging technologies such as artificial intelligence. Through our brokerage arm, CRIS, the MIABC offers an exclusive Cyber Insurance Program tailored to the unique needs of local governments. The program provides specialized coverage designed to address these risks, including protection for claims related to the use of AI.



Did You Know?

We offer cybersecurity awareness training for local government staff.

Through our partnership with the Canadian Internet Registration Authority (CIRA), the MIABC offers Cybersecurity Awareness Training designed specifically for public organizations. The program includes short online courses that help staff recognize and avoid common cyber threats, such as phishing emails, suspicious links, and password attacks. The platform also delivers simulated phishing emails, allowing employees to practice identifying real-world threats. More than 7,000 local government employees are actively strengthening their cybersecurity awareness through the training. By building awareness and strong digital habits, members can significantly reduce their exposure to cyber incidents.

Did You Know?

We offer DNS Firewall protection through our partnership with CIRA.

To help members strengthen their defences against cyber-attacks, the MIABC has partnered with the Canadian Internet Registration Authority (CIRA) to offer Domain Name System (DNS) Firewall protection. This service monitors internet traffic and blocks users from accessing malicious websites, helping prevent phishing attacks and stop malware from communicating with external servers. Because it works at the DNS level, it can protect devices even when staff are working remotely. The system is simple to implement, operates quietly in the background, and adds an important layer of security to existing cybersecurity tools.



Did You Know?

**We have received
widespread recognition
for our work.**

The MIABC has earned the Advisory Standards Recognition (ASR) from the Association of Governmental Risk Pools (AGRiP) five consecutive times, demonstrating compliance with rigorous best-practice standards for public sector risk pools. In addition, Asset Management BC named the MIABC its 2025 Organization Service Delivery Champion, recognizing over a decade of collaboration to strengthen asset management practices in local governments. This work supports better infrastructure planning, reduces risks, and helps communities build resilience across British Columbia.

Did You Know?

We offer a free contract review service.

Local governments can manage many contractual risks through carefully drafted indemnity and insurance clauses. To help members make the most of these important risk management tools, the MIABC offers a free contract review service. Members can send draft agreements to AskUsAnything@miabc.org, and our team will review the proposed indemnity and insurance provisions to confirm whether they align with the MIABC's coverage. This service helps members better understand their contractual risk exposure and make informed decisions before entering into agreements.



Did You Know?

**Our Strategic Plan
looks ahead to 2035
– so we can help our
members prepare for
tomorrow’s risks.**

In 2025, using a recognized strategic foresight process, the MIABC Board developed its strategic plan: *MIABC 2035: With Our Members, For Our Future*. The Board studied emerging trends, explored possible futures, and asked where the reciprocal must adapt, lead, and stay the course in a changing risk environment. The result is a long-term plan focused on financial readiness, stronger risk intelligence, member education, deeper partnerships, and innovative insurance coverage. More than a roadmap, the plan reflects a commitment to stewardship, stability, and ensuring BC local governments continue to manage risk with confidence – today and into the future.



Information in this booklet reflects the MIABC's programs and services at the time of publication and may evolve over time.

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