



Subject: 2025 General Insurance Report

Report Number: CS 25-019

Department: Corporate Services Department

Submitted by: Renato Pullia, Acting Director of Corporate Services

Meeting Type: Council Meeting

Meeting Date: Monday, December 8, 2025

RECOMMENDATION

- A. THAT report CS 25-019 titled “2025 General Insurance Report” be received as information; and
- B. THAT the insurance program presentation by Intact Public Entities be received as information.

BACKGROUND

In the Council budget meeting of November 18, 2024, Council requested for “staff to prepare an annual report in advance of the budget each year to Council outlining the litigation and claims overview.”

DISCUSSION

In preparation for the 2026 budget, staff have requested the Town’s insurer, Intact Public Entities, as represented by their Regional Manager, Rob Fiddler, to present to Council a summary of the insurance policy coverages, market conditions, the Town’s 10-yr claims history and loss ratio, and value-added services the Town can utilize to strengthen its risk management practices.

The Town has already engaged Intact with some of the value-added services and will continue to do so over the next few years.

CONSULTATION

Town Clerk, Intact Public Entities

FINANCIAL IMPACT/FUNDING SOURCE

A forecasted increase of \$42K or 5% has been included in the 2026 budget for insurance premiums.

CORPORATE GOALS

How does this report support the corporate goals identified in the Community Strategic Plan?

- Lifestyle and amenities
- Customer service, communication and engagement
- Business attraction, retention and expansion
- Community growth
- Connectivity and transportation
- Not Applicable

Does this report relate to a specific strategic direction or project identified in the Community Strategic Plan? Please indicate section number and/or any priority projects identified in the plan.

Goal – The Town of Tillsonburg will strive for excellence and accountability in government, providing effective and efficient services, information, and opportunities to shape municipal initiatives.

Strategic Direction – N/A

Priority Project – N/A

ATTACHMENTS

Appendix A – N/A