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**Subject:** Community Partner Insurance Program - 2023 Renewal Update

***Français à suivre***

Mayor Sutcliffe and Members of Council,

In response to questions received regarding the City of Ottawa's Community Partner Insurance Program (CPIP), I am writing to advise that the City has been able to secure an insurer to underwrite for the 2023-2024 renewal term. As Members may recall, the insurer supporting the CPIP for the current term expressed its unwillingness to renew its participation in the CPIP beyond June of this year and the City's broker has been challenged to identify other insurers prepared to support the CPIP. However, our broker has recently been able to secure an alternate provider. Given the challenges in this regard, I can advise that staff have renewed the CPIP on the basis of the existing structure, which consists of the Fixed Section of approximately 153 community groups and gardens whose general liability insurance premiums are paid by the City pursuant to a post-amalgamation direction of the City Council of the day, and the Open Section through which groups are able to secure insurance coverage at their own cost. While staff have been able to secure a renewal for the CPIP for 2023-2024, prevailing market conditions mean that the cost of the Program will increase, though the extent of that increase will not be known until the insurer has received and reviewed the applications submitted by interested groups and risk ratings and corresponding premiums assigned. Other changes imposed by the insurer include a \$1,000 per occurrence deductible, as well as a shared aggregate limit of \$10M. In light of the tight timelines involved, existing coverage for groups will be extended and they will have until June 30, 2023, to submit applications for continued coverage.

Regarding the overall structure of the CPIP, the City has received feedback from a range of community groups through the EngageOttawa portal, as well as from Members of Council. It is apparent from that feedback that community organizations are facing increasing insurance pressures that challenge their ongoing ability to host and support public events in the community. In an effort to address the City's interest in supporting community-based events and programming in a fashion that is holistic, equitable, and sustainable, my Office has been working with Recreational, Cultural and Facility Services staff with a view to providing a recommended approach for the CPIP to City Council in anticipation of the 2024 budget process.

In the interim, should you have any questions, please contact me at your convenience.

***DAVID G. WHITE***

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