

Municipal Group Insurance Oversight Committee

Report to Board of Directors

February 6, 2026

Meetings

The Committee has held one meeting since the last report (June 2025). A lack of quorum, primarily due to member vacancies created by staff resignations, presented a challenge to find a common meeting time. However, the Committee has been engaged in its work. Meetings have been held virtually. The meetings date:

- November 28

Future meetings will be held on:

- February 26
- April 9
- June 18
- September 17
- December 3

Committee Members

- Mike Hatfield, Procurement Officer, Municipality of East Hants (Chair)
- Therese Cruz, Councillor, Town of Shelburne (Vice Chair)
- Pam Osborne, Councillor, Town of Stewiacke
- One administrator representative required

Activities

The primary activities conducted by the Committee:

- Communications/Professional Development plan
- Design of Broker Evaluation Survey for 2026
- Establishment of meeting cycle for 2026
- Review and approval of Committee Workplan for 2026
- Review of results of Program Evaluation Survey for 2025
- Review of Terms of Reference
- Webinar with Participating Organizations on October 16

Future activity will include the following:

- Appoint and Orientate New Committee Members
- Broker Evaluation Survey Launch
- Broker Evaluation Survey Results Review
- Meeting with Brokers
- Participating Organization Webinar Re: Industry Trends
- Participating Organization Webinar Re: Understanding Insurance Premiums for Elected Leaders
- Program Evaluation Survey Launch

- Program Evaluation Survey Results Review

Participating Organizations (61)

Cape Breton Regional Municipality	Town of Lockeport
Municipal Joint Services Board (Lunenburg)	Town of Lunenburg
Municipality of Annapolis	Town of Middleton
Municipality of Antigonish	Town of Mulgrave
Municipality of Colchester	Town of Oxford
Municipality of Cumberland	Town of Pictou
Municipality of Digby	Town of Stellarton
Municipality of East Hants	Town of Stewiacke
Municipality of Inverness	Town of Trenton
Municipality of Kings	Town of Westville
Municipality of Richmond	Town of Wolfville
Municipality of St. Mary's	Town of Yarmouth
Municipality of the County of Lunenburg	Valley Waste Resource Management
Municipality of the County of Pictou	Village of Aylesford
Municipality of the District of Argyle	Village of Bible Hill
Municipality of the District of Barrington	Village of Canning
Municipality of the District of Chester	Village of Chester
Municipality of the District of Clare	Village of Cornwallis Square
Municipality of the District of Guysborough	Village of Freeport
Municipality of the District of Shelburne	Village of Greenwood
Municipality of the District of Yarmouth	Village of Kingston
Municipality of Victoria	Village of Lawrencetown
Pictou County Shared Services Authority	Village of New Minas
Town of Amherst	Village of Port Williams
Town of Annapolis Royal	Village of Pugwash
Town of Antigonish	Village of Tiverton
Town of Berwick	Village of Westport
Town of Bridgewater	Village of Weymouth
Town of Clark's Harbour	West Hants Regional Municipality
Town of Digby	Western Region Solid Waste Management
	Yarmouth County Solid Waste

Review of the Terms of Reference

The Committee reviewed the Terms of Reference and has proposed the following revisions:

- Change "Plan" to "Program" under Section #2
- Remove "their" from Section #3
- Change to the appointment process under Section #3 to allow for two appointees from NSFM, two appointees from AMANS, and one appointee to be drawn from the pool of participating organizations

- Change “An” to “A” and remove “in-person” from paragraph #2 in Section 7
- Revised first bullet point in Section #7 as follows: “All issues on the agenda can be addressed by e-mail consultations”
- Change the committee to Municipal Insurance Committee
 - The use of “Group Insurance” in the current name causes confusion with the Health & Benefits Committee, where “Group” is a phrase more commonly associated with benefits
 - Therefore, language to change this has been proposed
- The quorum requirement has been adjusted to reflect the change in quorum for committees, approved in the recent round of By-law changes, approved at the Annual General Meeting on November 6

Review of 2.5% Program Fee

The Committee has passed a Motion asking NSFM to conduct a review of the 2.5% Program fee.

Motions

Two Motions are presented to the Board for review and consideration:

Terms of Reference

That the Board of Directors accepts the revised Terms of Reference of the Municipal Group Insurance Oversight Committee, which includes a change of the name of the Committee to the Municipal Insurance Committee, as recommended by the Committee.

2.5% Program Fee

That the Board of Directors accepts the recommendation of the Municipal Group Insurance Oversight Committee that a review of the 2.5% Program Fee be conducted, with some degree of urgency.