Atlantic Insurance Brokers Consortium

Nova Scotia Federation of Municipalities
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We are pleased to provide the NSFM and its members with an update on the activities and achievements that have occurred during the past year under the endorsed Municipal General Insurance Program.

A year in Review -

Building on the five-year partnership agreement that had been finalized in 2025, our work with NSFM has emphasized clearer program information, member engagement and education on emerging risks. The agreement provided a continuing framework for cooperation and clarifies responsibilities. Our objectives in the administration of the program remain, offering a general insurance program to the membership base that provides comprehensive coverage augmented by risk management services, competitive and predictable costs for the coverage afforded, specialist claims support and accessibility across the membership.

Member feedback was gathered through the Evaluation of Broker Services survey. We appreciate the time participants devoted to the process and the opportunity to hear directly from our municipal clients. The feedback provides valuable insight into where the program is performing well and where service can be further strengthened. These findings will help to inform our service priorities and member-engagement activities during the coming year.

A webinar was delivered to NSFM members explaining how municipal insurance premiums are developed and the key factors that influence pricing. The session was intended to provide greater transparency around the insurance renewal process and help municipalities better understand how their exposures, claims experience, coverage requirements and broader market conditions can affect insurance costs.

Recognizing that effective risk management plays an important role in both protecting municipal operations and managing the long-term cost of insurance, we have arranged a series of risk management seminars for NSFM members during November. Led by a risk assessment manager from Intact Public Entities, these regional sessions will focus on practical approaches to municipal risk management and loss prevention and will provide participating members with an opportunity to engage directly with an insurance risk-management specialist.

Our support for NSFM members extends beyond the placement and renewal of insurance. Throughout the year, participating municipalities have received ongoing assistance with contractual risk transfer and insurance requirements, building valuations, risk inspections, loss prevention and other municipal risk-management matters. This individualized support is intended to help municipalities better understand their exposures and proactively manage risks within their operations.

Participation by members in the NSFM General Insurance Program continues to be at a high level across Nova Scotia, over 80% of the Municipalities in the province are members which reflects the strength and stability of the program.

Looking ahead -

In the coming year, our focus will remain on ensuring that the NSFM General Insurance Program continues to provide participating municipalities with a competitive, comprehensive and sustainable insurance solution.

The Canadian commercial insurance market continues to be increasingly competitive during 2026, particularly within property and casualty lines. Increased insurer capacity, improved insurer results and greater competition have contributed to generally softening market conditions. The municipal insurance market is improving as well, but at a more measured pace. At the same time, insurers continue to closely scrutinize catastrophe exposures, claims experience and automobile risks, while municipalities continue to face evolving exposures associated with climate events, infrastructure, cyber risk and increasing claims costs.

These market conditions provide an appropriate opportunity to undertake a comprehensive review of the municipal insurance marketplace and competing municipal insurance programs. The review will consider available insurer capacity, coverage breadth, pricing, program structure, claims capabilities, risk-management resources and overall service offering.

The findings will be presented to NSFM leadership, providing an objective assessment of the available alternatives and allowing us to validate the competitiveness of the existing program against the broader marketplace. The objective is not simply to identify the lowest-cost option, but to ensure that NSFM and the participating membership continue to have access to a program that provides the best overall combination of coverage, financial value, stability, service and municipal risk expertise.

Ultimately, this review will help ensure that our recommendations to Nova Scotia municipalities remain well informed, market-tested and aligned with their evolving needs.

We continue to be grateful for the opportunity to act on your behalf.

Respectfully submitted on behalf of the Atlantic Insurance Brokers Consortium,

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