**Minute No. 495**
**Report – Executive Policy Committee – June 16, 2021**

**Item No. 8 Request to the Province of Manitoba for the Establishment of Property Insurance to be Provided by Manitoba Public Insurance**

COUNCIL DECISION:

Council concurred in the recommendation of the Executive Policy Committee, as amended, and adopted the following:

1. That the Province of Manitoba be requested to have Manitoba Public Insurance establish public property insurance for areas of Winnipeg to maintain the public interest in viable businesses and properly insured residential properties.

2. That the Proper Officers of the City be authorized to do all things necessary to implement the intent of the foregoing.

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DECISION MAKING HISTORY:

Moved by His Worship Mayor Bowman,
That the recommendation of the Executive Policy Committee be adopted.

In amendment,
Moved by Councillor Eadie,
Seconded by Councillor Gilroy,

BE IT RESOLVED that Recommendation 1 of Item 8 of the Report of the Executive Policy Committee dated June 16, 2021 be amended by deleting the words "and other Manitoba cities".

The motion for the adoption of the amendment was put and declared carried.

The motion for the adoption of the item, as amended, was put and declared carried.

Councillors Klein and Gillingham asked to be recorded as having voted against the item in accordance with Rule 47(7) of the Procedure Bylaw.

EXECUTIVE POLICY COMMITTEE RECOMMENDATION:

On June 16, 2021, the Executive Policy Committee concurred in the Council Motion of May 27, 2021, and submitted the matter to Council.

Councillor Eadie, Mynarski Ward, submitted a communication in support of the matter.

COUNCIL DECISION:

On May 27, 2021, Council ruled automatic referral of the following motion to the Executive Policy Committee:

Moved by Councillor Eadie
Seconded by Councillor Gilroy

WHEREAS the original intentions for Manitoba Public Insurance included providing affordable public property insurance;

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DECISION MAKING HISTORY (continued):

COUNCIL DECISION (continued):

AND WHEREAS properties in many areas of Winnipeg and more than likely other Manitoba cities are finding it very difficult to find underwriters who underwrite property insurance, and upon finding an underwriter, the prices are very high from spreading their total operational losses to maintain their profit margin;

AND WHEREAS Manitoba Housing is a big stakeholder in providing affordable housing to Manitobans which becomes very difficult in the face of rising uncontrollable costs;

AND WHEREAS on top of escalating renovation and construction costs, many of the affordable housing entities the City of Winnipeg is trying to support are paying over 30% insurance increases to maintain underwriters' profits;

AND WHEREAS private affordable housing providers in some areas of the city are paying double and triple property insurance increases, resulting in an inability to keep rents down while making a living;

AND WHEREAS group policies can reduce insurance fees and do provide discounts in areas around the cities, but the underwriters still make substantial profits while reducing their risk by having the group delist certain properties from the group depending on where the properties exist;

AND WHEREAS many micro and small businesses are having difficulty obtaining property insurance in struggling areas of the city, and when insurance underwriters can be found, the businesses are paying substantially more than their property taxes, causing decisions to move out of these areas of the city;

AND WHEREAS the city commissioned 2018 Fire Underwriters Survey report only dealt with city wide responses to risks with no reference to dealing with other risk factors that exist in postal code areas like R2W, R2X and other postal codes in the inner city.

THEREFORE BE IT RESOLVED that City Council request the Province of Manitoba to have Manitoba Public Insurance establish public property insurance for areas of Winnipeg and other Manitoba cities to maintain the public interest in viable businesses and properly insured residential properties.