

Subject: **Additional Named Insured (ANI) Request – Lunch with Friends Society**  
 Meeting Date: Tuesday, May 14, 2024  
 Prepared By: Chaysleigh Tullikopf, Finance Administrator  
 Presented By: Theresa Cochran, Director of Corporate Services

**RECOMMENDED MOTION:**

1. That Council approve the Lunch with Friends Society being added as an Additional Named Insured (ANI) under the County’s Insurance Policy.
2. That Council direct Administration to develop criteria and a policy for the management of additional named insured applications within Kneehill County.

**STRATEGIC PLAN ALIGNMENT: (Check all that apply)**

	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input checked="" type="checkbox"/>
High Quality Infrastructure		Economic Resilience		Quality of Life		Effective Leadership		Level of Service	

**RELEVANT LEGISLATION:**

Provincial (cite)- N/A  
 Council Bylaw/Policy (cite)- N/A

**BACKGROUND/PROPOSAL:**

RMA Insurance, the County’s insurance provider, offers coverage through the County’s policy, for small community groups as an Additional Named Insured (ANI). The Lunch with Friends Society has requested to have access to this coverage. An initial application has been completed, and a quote has been provided by RMA. All of the documents required by RMA from Lunch with Friends Society have been received. The next step is to receive Council approval for the addition of Lunch with Friends Society as an ANI.

Lunch with Friends Society is a volunteer-run organization that prepares and serves a weekly free lunch to the community out of the Three Hills Community Center. Lunch with Friends is a non-profit that operates with a 5-person board of directors and the society was incorporated in Alberta on February 5, 2024.

**DISCUSSION/OPTIONS/BENEFITS/DISADVANTAGES/OTHER CONSIDERATIONS:**

The ANI option allows small community groups access to the same group pricing and broad coverage that Kneehill County has access to by being a member of RMA. This results in better coverage for the community group, as well as a decrease in their annual premiums.

The County currently has other ANIs: Swalwell Community Hall Association, Hesketh Community Hall Association, and Kneehill Adult Learning Society. Each of these ANI’s have benefited from this offering for some time and in 2023, the Wimborne Community Centre was added.



## REQUEST FOR DECISION

The only risk to the County is that any claims made by an ANI can affect the County's premiums as these claims are seen as claims under Kneehill County. In over 20+ years of offering this service, RMA has never had an instance where an ANI claim has increased premiums for the municipality.

### FINANCIAL & STAFFING IMPLICATIONS:

Financial Implications: There is no financial cost to the County as the premiums are billed to the ANIs.

Staffing Implications: Taking on an Additional Named Insured (ANI) requires staff time for various tasks, including facilitating the initial quote and approval process. Staff time is also essential for acting as the primary contact between RMA Insurance and the ANI. This involves overseeing the annual renewal process, which includes gathering necessary information from the ANI and providing updates to RMA Insurance accordingly. The individual responsible for the Insurance portfolio will also serve as the point of contact for any insurance-related inquiries from the ANI. This encompasses addressing questions about coverage, changes, and facilitating the claims process, if necessary. In alignment with RMA Insurance's policy, the Main Member is required to serve as the primary contact for the ANI. This necessitates a time commitment from staff to ensure transparent interactions and to manage any actions taken by the ANI that directly influence the member.

### RECOMMENDED ENGAGEMENT:

Directive Decision (Information Sharing, One-Way Communication)

Tools: Individual Notification

Other:

### ATTACHMENTS:

None.

### COUNCIL OPTIONS:

1. Approval of the addition of Lunch with Friends Society as an ANI on the County's insurance program.
2. That Council instructs Administration to develop criteria and a policy for the management of additional named insured applications within Kneehill County.
3. Receive for information.

### FOLLOW-UP ACTIONS:

If approved, the Administration will provide RMA with a copy of the minutes indicating Council approval and will proceed with the required paperwork to add the ANI to the County's insurance policy.

### APPROVAL(S):

Mike Haugen, Chief Administrative Officer

Approved-

