



MEMORANDUM

Date: December 1, 2017

To: All Hockey Alberta Members

From: Rob Litwinski,
Chief Executive Officer

SUBJECT: Hockey Canada Insurance Program – Fee Increase for 2018-19

At the 2017 Winter Congress and Annual General Meeting, Hockey Canada's Board of Directors approved a proposal to enhance the current insurance coverage and increase the insurance fee paid by all participants across Canada.

Effective for the 2018-19 season, the Hockey Canada insurance fee will increase by \$5.15 per participant. Please see two attached documents from Hockey Canada for details on why an increase is necessary, and an outline of some of the enhanced coverages.

Hockey Alberta's annual fees include a number of different national and provincial assessments. In addition to the above-noted increase, Hockey Alberta is currently reviewing its fees. The new fee structure will be communicated to our membership in early March.

Should you have any questions regarding this Information Bulletin please feel free to contact the Hockey Alberta office, 403-342-6777 or info@hockeyalberta.ca.

Attachments:

1. Message from Hockey Canada.pdf
2. FAQ.pdf

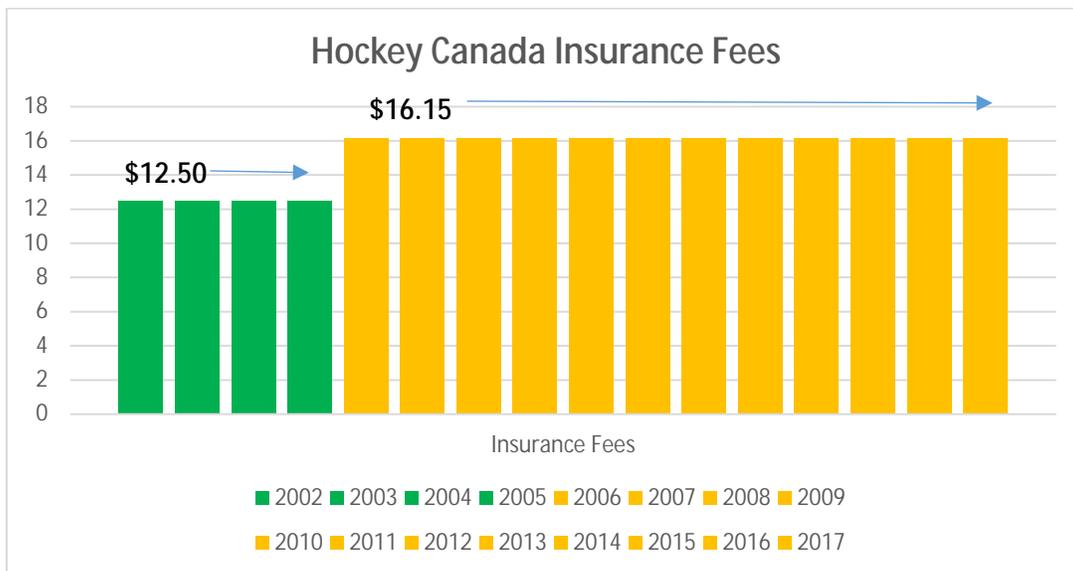
1 - Hockey Canada Insurance Program – Message



Hockey Canada continues to provide an insurance program that is one of the best in Canadian Sport, reflecting a balance between cost to the participant and coverages that are made available.

As shown in the infographic below, over the past 17 years the premium paid by Hockey Canada participants has remained stable and has delivered effective insurance coverages to our members. In order to continue to ensure we are offering effective coverage Hockey Canada has reviewed the current insurance program and related participant fees to ensure we are meeting the continued growth in Hockey Canada Programming, and that we are offering coverages that assist in supporting the latest in medical treatments and associated costs of injury.

It is also necessary to review the program regularly given the changing insurance markets and the fluctuation in insurance costs experiences over the last two decades.



At the 2017 Winter Congress proposal was made specific to enhancements of selected components of the insurance program and an adjustment to the current insurance fees paid by participants of Hockey Canada both of which were approved by the Hockey Canada Board of Directors.

The insurance fee adjustment, which becomes effective for the 2018-2019 season is an increase from \$16.15 to \$21.30. The adjustment noted will allow Hockey Canada to continue to offer top level coverage for an affordable premium.

We strongly encourage players and families to educate themselves on the policies in place which can be found at hockeycanada.ca/insurance.



2 - Hockey Canada Insurance Program – FAQ

1. What coverage do I get for my \$21.30?

The \$21.30 that you pay for insurance coverage includes several different policies:

1. Hockey Canada accident/dental secondary coverage
2. Accidental Death and Dismemberment
3. Directors and Officers Liability coverage
4. General Liability
5. Also included in the fee is administration and deductibles, and risk-management programming

For more specific information on these policies visit

https://cdn.hockeycanada.ca/hockey-canada/Hockey-Programs/Safety/Insurance/Downloads/safety_teamwork_e.pdf

2. If the premiums have been stable for 17 years why do they need to increase in 2018-2019?

There are numerous factors that lead to review of the insurance program and the increase in the participant's insurance fee:

- Continued growth of Hockey Canada and Member programming creating increased requirements of the insurance program.
- New medical treatments and increased costs in areas such as concussion care, dental treatments and rehabilitation following serious injury.
- Increased loss exposure to certain areas of the insurance program.
- Enhanced benefits.
- Changing insurance markets and fluctuation in insurance costs.

3. Hockey Canada has enhanced components of the insurance program, what components are these and why were they chosen?

Enhancement was done to the Accidental Death and Dismemberment policy and the Hockey Canada accident/dental program.

The Accidental Death and Dismemberment policy covers participants for very serious injuries identified in the policy. Examples of these coverages include paralysis and loss of sight. If a participant suffers these types of injuries these coverages become very important to them and it was felt an increase in selected areas of the policy were necessary.

There were also specific coverages under the Hockey Canada medical/dental program that were increased with respect to limits. These included dental care and physiotherapy. Both of these areas are common areas for participant claims and it was felt a subtle increase was warranted.



2 - Hockey Canada Insurance Program – FAQ

4. **It was identified that the new insurance fee included the Directors and Officer Liability Policy. This season Hockey Canada paid this premium, why is this changing for next season?**

Hockey Canada has paid this premium on behalf of all participants for approximately the last 10 years. Over the last few years, we have seen increased loss exposure in this area and this has resulted in an increase in premiums for this coverage. As the insurance program was reviewed, it was felt that the premiums should be transferred to the participant insurance fee.

It should also be noted that additional coverage has been added to this policy to ensure that Hockey Canada is offering the most effective policy available to its participants.

5. **What are the benefits of Hockey Canada having a National Insurance Program?**

The benefits to a national program include:

- Consistency of coverage across Canada.
- Large number of participants allow Hockey Canada to purchase effective policies for a cost-effective premium.
- Allows for consistent risk-management programming that is important to risk-reduction and control such as the RIS program, Hockey Canada Development Programs, and the Hockey Canada Safety Program.

6. **When you refer to “changing insurance markets” what does that mean?**

The global insurance market is impacted by catastrophic events. 2017 saw 3 significant hurricanes along with other losses such as earthquakes and fires. These catastrophic events all impacted the insurance market negatively and this in turn impacts all purchasers of insurance including Hockey Canada as premiums escalate to offset the claims paid out.

7. **How is my insurance fee paid?**

Your annual registration fees paid to your Minor Hockey Association generally include the insurance fee.

8. **What is the coverage period for participants who have paid their insurance fee?**

Coverage goes from September 1 to August 31st but it is important to remember that to be covered, the activity or event must be sanctioned and approved by your Member office.

9. **Where can I find more information on the Hockey Canada Insurance Program?**

Additional information can be found at www.hockeycanada.ca/insurance