



**REGULAR MEETING OF
EMERGENCY PLANNING COMMITTEE
MINUTES**

Tuesday, April 15, 2025, 11:00 a.m.

Remote Meeting via Teams

For information on how to participate visit: <https://www.whistler.ca/municipal-gov/committees/emergency-planning-committee>

PRESENT: Mayor, J. Crompton
Whistler Transit Ltd. Representative, C. Gomez
Whistler Blackcomb Representative, D. McPhee
Vancouver Coastal Health Representative, Dr. M Khaketla
RCMP Sargeant SO, N. Miller
RMOW Emergency Social Services Coordinator, K. Hannah
RMOW Chief Administrative Officer, V. Cullen
RMOW General Manager Corporate Services and Public Safety, T. Battiston
RMOW Fire Chief, T. Doherty
RMOW Manager Protective Services, L. DeBou
RMOW Emergency Program Coordinator, B. Manson

ABSENT: RMOW Councilor, J. Ford
BC Ambulance Service, L. Darlington
BC Ambulance Service, L. Wu
School District #48 Representative, I. Currie
Whistler Search and Rescue Society Representative, T. DelBosco
RMOW General Manager Infrastructure Services, J. Hallisey
RMOW General Manager Community Engagement and Cultural Services, K. Elliott
Blackcomb Helicopters Representative, D. Marcoux

STAFF PRESENT: RMOW Recording Secretary, C. Burford

OTHERS: RMOW Manager of Utilities, C. Wike **attending on behalf of J. Hallisey*
Guest Speaker, M. Chorlton

1. CALL TO ORDER

Chair Mayor Jack Crompton recognized the Resort Municipality of Whistler is grateful to be on the shared, unceded territory of the Lílwat People, known in their language as Lílwat7úl, and the Squamish People, known in their language as Skwxwú7mesh. We respect and commit to a deep consideration of their history, culture, stewardship and voice.

2. ADOPTION OF AGENDA

Moved By RMOW Manager Protective Services,
L. DeBou

Seconded By RMOW Fire Chief, T. Doherty

That the Emergency Planning Committee adopt the Committee Meeting agenda of April 15, 2025.

CARRIED

3. ADOPTION OF MINUTES

Moved By RMOW Chief Administrative Officer, V. Cullen

Seconded By RMOW General Manager Corporate Services
and Public Safety, T. Battiston

That the Emergency Planning Committee adopt the Committee Meeting minutes of January 28, 2025.

CARRIED

4. PRESENTATIONS AND DELEGATIONS

4.1 Guest Speaker: Discussion on Emergency Management and Insurance

The Municipal Insurance Association of British Columbia (MIABC) is a not-for-profit insurance reciprocal composed of 171 local governments, representing 90% of municipalities across the province. MIABC provides coverage for liability claims, such as third-party claims made against members, as well as property claims involving first-party property damage. Beyond insurance coverage, MIABC responds to liability and property claims, facilitates non-claim-related legal advice, and supports its members with risk management education, training, tools, and resources.

Type of Insurance and Emergencies

Property Insurance

- *Homeowners Insurance*
- *Commercial Property Insurance*
- *Tenant (Renters) Insurance*
- *Condo Insurance*
- *Overland Flood Insurance*
- *Sewer Backup Coverage*
- *Earthquake Insurance*

Auto Insurance

Business Insurance

- *Business Interruption Insurance*
- *Cyber Insurance*
- *Commercial General Liability (CGL)*

Personal Insurance

- *Health Insurance (Provincial)*
- *Disability Insurance*
- *Life Insurance*

Responding to CAT Events

During large-scale emergencies such as wildfires or floods, insurers activate Catastrophe Protocols by declaring a Catastrophic Loss Event (CAT event), triggering expedited claims processes and specialized internal procedures. Catastrophe teams and claims adjusters are deployed to affected areas. The Insurance Bureau of Canada (IBC) supports communities through its Community Assistance Mobile Teams (CAMTs), which set up at evacuation centres to answer insurance questions, explain coverage, and connect policyholders with their insurers. Advance payments may be issued for urgent needs like temporary shelter, food, and medications. Throughout the process, companies maintain regular communication with clients via various channels, while the IBC serves as a central coordination hub, ensuring consistent messaging across insurers, government agencies, and emergency responders.

Insurers collaborate closely with municipal and provincial governments, Emergency Management Offices, and organizations like the IBC to ensure coordinated support and consistent public messaging during major disasters. In large-scale events, the IBC may establish Community Assistance Centres where representatives from multiple insurers provide on-site help. Following a disaster, insurers assist with cleanup, restoration, and the rebuilding or repair of properties. Afterwards, insurers conduct post-event reviews to analyze claims data, adjust underwriting models and pricing, reassess risk in high-exposure areas, and revise policy terms where necessary.

Innovative Programs

Wildfire Defense Systems (WDS) assists insurers in British Columbia by providing specialized wildfire mitigation and loss prevention services to protect policyholders' properties during wildfire events. These measures include removing combustible materials around structures, securing vents and openings to prevent ember intrusion, setting up temporary sprinkler systems, and applying fire-blocking gels or retardants to homes and surrounding vegetation. WDS also offers pre-season risk assessments and post-event services, such as removing temporary protective equipment and assisting with claims processing. By integrating WDS's expertise into their wildfire response strategies, insurers enhance their ability to protect clients' properties and reduce potential losses during wildfire seasons.

Preparing for CAT Events

Insurers in Canada play a growing role in helping communities, policyholders, and local governments prepare for catastrophic (CAT) events like floods, wildfires, and severe storms. As climate-related disasters become more frequent and severe, insurers are not just paying claims after the fact, they're increasingly involved in risk reduction and preparedness before disasters strike.

Insurers are increasingly focused on proactive risk management and community resilience. Through risk assessment and hazard mapping, they use advanced data and GIS tools to identify high-risk areas for disasters like floods and wildfires, sharing this information with governments and planners to support mitigation efforts. To promote property-level resilience, many offer preparedness checklists, incentives for installing protective features, and access to emergency alerts. Some, like MIABC, even include "Build Back Better" provisions for rebuilding with stronger materials. In high-risk zones, select insurers provide pre-event emergency services, such as deploying wildfire defense teams to protect properties with sprinklers and fire retardants. Insurers also collaborate with governments and first responders, sharing risk data, supporting disaster planning, and advocating for stronger building codes and land-use policies through groups like the Insurance Bureau of Canada (IBC). MIABC, for example, partners with FireSmart BC to develop model wildfire bylaws and offers Business Continuity Toolkits for local governments. Internally, insurers enhance their claims response capacity with scalable catastrophe teams, mobile units, digital intake tools, and simulation training to ensure fast and fair claims processing during disasters.

Impact of Climate Change

In 2024, Canada experienced its most financially devastating year for weather-related disasters, with insured losses reaching an unprecedented \$8.5 billion. Example: The Fort McMurray wildfire (2016) became the costliest natural disaster in Canadian history, with ~\$3.7 billion in insured losses.

In Canada the federal government is working with the insurance industry (IBC) to create a national flood insurance program for high-risk homes. Discussions are also underway about shared-risk models, where governments act as insurers of last resort.

Several catastrophic events contributed to this record-breaking year:

- **Jasper Wildfires:** In July, wildfires ravaged Jasper, Alberta, destroying a third of the town's buildings and leading to the evacuation of 25,000 residents. The insured losses from this event alone are estimated at \$880 million.
- **Calgary Hailstorm:** A severe hailstorm in Alberta caused approximately \$3 billion in insured damages in just over an hour.
- **Hurricane Debby:** The remnants of Hurricane Debby brought unprecedented rainfall to Eastern Ontario and Southern Quebec, with Montreal experiencing its rainiest day on record. The resulting floods caused significant damage, leading to around 70,000 insurance claims in Quebec alone.

Rising Premiums and Deductibles - As climate risks grow, insurers are reassessing the cost of coverage. In many regions premiums for home insurance are increasing, especially where flood or wildfire risk is high.

Limited or Withdrawn Coverage in High-Risk Areas - Overland flood coverage isn't available for many homes in floodplains and Wildfire-prone zones may face tighter underwriting, or policies may not be renewed. In extreme cases, entire communities may become uninsurable through the private market, for example: California for wildfire and Florida for hurricanes.

Underwriting and Risk Modeling Are Changing- Insurers are using climate and catastrophe models to reassess risk exposure and partner with climate scientists. Updating flood maps and fire hazard scores more frequently, the result being more accurate, but sometimes less favourable.

Innovation in Insurance

Canada is exploring innovative insurance solutions to address growing climate-related risks. Parametric insurance, still emerging in the country, offers fast, pre-set payouts when specific events like wildfires or floods exceed defined thresholds, particularly useful for municipalities, farmers, and high-risk communities, including Indigenous and coastal areas. Unlike traditional insurance, it can cover "natural infrastructure" and supports quick recovery and ecological restoration. Resilience scoring is being used to assess a property's disaster preparedness, with insurers offering risk-based incentives such as premium discounts or rebates for mitigation efforts. In response to increasing flood risk, a Government Flood Insurance Partnership is in development, aimed at covering high-risk, currently uninsurable properties through options like risk pools or integration with federal disaster assistance. Similarly, shared-risk models are being explored where governments and insurers jointly cover catastrophic losses, ensuring continued coverage in vulnerable regions. Additionally, green rebuilding initiatives are gaining traction, encouraging climate-resilient reconstruction through policy incentives and optional coverage for sustainable upgrades.

4.2 Round Table

T. Doherty - Fire

- Training for all Fire Department.
- Updating and education provided on the wildfire training plan and policy.
- Whistler Blackcomb Foundation gifted new wildfire truck to the Fire Department.
- Additionally, 3 new engines for the fire department have also been ordered.

N. Millar - RCMP

- Front line staff and supervisors had evacuation training.
- Recap of what is needed for an emergency within the department.

K. Hannah - RMOW Emergency Social Services

- A new ESS grant for group lodging air quality is in process.

- New staff trained in ESS centers.
- There will be a reception center training on May 9th

L. DeBou - RMOW Protective Services

- Reviewing staff coverage and how payment and OT works in other communities.
- Working with communications on a new brochure for evacuations.

B. Manson - RMOW Emergency

- New ESS workshop was taken by 27 people.
- New grant pending for Emergency Operations Center.
- Two courses planned for ESS - planning and Emergency center.

M. Khaketla - Vancouver Coastal Health

- Local government aid/awareness
- Webinars provided regarding air health during Wildfires.
- Updates to website for relevant information.
- Internal Tabletop exercises.
- New Environmental health officer in the Sea to Sky, contact information will be shared.

D. McPhee - Whistler Blackcomb

- Internal Tabletop exercises.
- Mountain Wildfire boxes are being restocked.
- A new Whistler Blackcomb wildfire committee has started.
- Strategically looking at asset management.

C. Gomez - Whistler Transit

- Update changes to the muster points are being provided to the new drivers.

C. Wilke - RMOW Utilities and Water

- Water system resilient projects underway to detect issues such as leak detection.
- Water supply projects
- Training for staff such as backcountry training to access reservoirs.
- Water conservation reviews.

5. **OTHER BUSINESS**

No other business

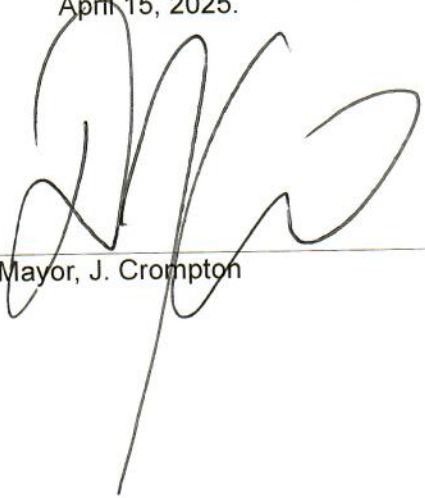
6. **TERMINATION**

Moved By RMOW General Manager
Corporate Services and Public
Safety, T. Battiston


Seconded By RMOW Manager Protective
Services, L. DeBou

That the Emergency Planning Committee terminate the Regular Committee Meeting of
April 15, 2025.

CARRIED



Mayor, J. Crompton



Recording Secretary, C. Burford