



BRANDON SCHOOL DIVISION

FINANCE AND FACILITIES COMMITTEE MINUTES

Tuesday, October 14, 2025 – 6:00 p.m.

Boardroom, Administration Office

Trustees Present: L. Ross D. Ross
K. Carr K. Fallis
L. McConnell J. Murray
B. Sieklicki (by phone)

Also Present: D. Labossiere, Secretary-Treasurer
M. Gustafson, Superintendent/CEO
S. Gilleshammer, Assistant Superintendent – Student Services
J. Zilkey, Assistant Superintendent – Curriculum and HR
J. McBeth, Executive Assistant

Regrets: C. Ekenna

1. COMMITTEE ITEMS

A. MSBA/HUB INSURANCE

Mr. Labossiere reviewed the 2025 Manitoba Insurance Program Renewal Letters from MSI/HUB Insurance and the 2025-2026 Brandon School Division Insurance Coverage Comparison document. He reviewed policy coverage, and premium changes regarding property, equipment breakdown, crime, liability, and property loss pools. Mr. Labossiere spoke to the following highlights:

- The 2024-2025 and 2025-2026 policy years presented many challenges for insurance due to the impact of the wildfires.
- To mitigate wildfire-related renewal challenges, the 2025-2026 property policy will now expire April 1, 2026. This change allows policy renewals to be completed ahead of wildfire season in future years.
- Market conditions and increased claim costs promoted a review of insurance values across the program. Using a preliminary scaled developed with a third-party appraiser, adjustments were required to be applied retroactively to July 1, 2024, to ensure adequate limits and fair claims settlement across all divisions. This resulted in a one-time premium adjustment of \$67,390 for the 2024-2025 policy term.
- To ensure statement of values for divisions to reflect full replacement cost values, insurance now requires divisions to obtain and complete a minimum of three appraisals of schools each year until all locations have been provided with a comprehensive reconstruction cost evaluation to ensure adequate limits. For the 2025-2026 school year, the schools being

appraised are Earl Oxford, Kirkcaldy Heights, and Vincent Massey High School. The cost of the appraisals is approximately \$14,200.

- For 2025-2026 property values increased by 37.68% and premiums increased by 15%.
- The projected cost for property and liability insurance for 2025-2026 is approximately \$621,200, which is an increase of \$46,500 over budget.
- The impact of the Division's aging buildings and the increase in insurance claims regarding equipment failures resulting in the Division's increased insurance deductibles for 2025-2026.

Mr. Labossiere reviewed the MSBA Universal Student Travel Health Insurance 2025-2026 and the MSBA Universal Student Travel Insurance Policy Details. For the 2025-2026 school year, the Division has purchased and joined the MSBA Universal Student Travel Health Insurance Plan. Highlights were as follows:

- Every student in the School Division has Emergency Medical, Trip Cancellation/Interruption and Baggage insurance.
- The Universal Travel Health plan will mitigate risk exposure and remove the significant administrative burden associated with individual insurance for the trip organizer and school.
- The new plan ensures every Canadian resident travelling outside of the province will have the appropriate and consistent emergency travel health and trip cancellation/interruption coverage.
- The new plan also includes trip cancellation/interruption for travel within Manitoba (expenses due to road closures are eligible for coverage).
- The plan includes Trip Cancellation/Interruption Insurance for all Division staff travelling on school division business/trips, eliminating the need for purchasing cancellation insurance for business and PD travel when booking travel and accommodations.

In summary, Mr. Labossiere stated that when factoring additional costs for student insurance, along with increased costs for property and liability, he is projecting insurance costs to be \$90,000 over budget for 2025-2026. He indicated that the additional insurance costs will need to be built into the upcoming budget for 2026-2027.

Mr. Labossiere answered Trustee questions for clarification.

B. CONFIRM PAYMENTS OF ACCOUNT (SEPTEMBER)

The payments of account for the month of September were provided for information and accepted as circulated.

2. OPERATIONS INFORMATION

A. CORRESPONDENCE:

- Mr. Labossiere spoke to the letter received from the Education Funding Branch regarding, Crocus Plains Regional Secondary – West Side Roof Replacement with Structural Upgrade – Additional Project Support.

Respectfully submitted,

B. Sieklicki