

July 26, 2013

Joel Windsor
27 High Ridge Court NW
High River, Alberta
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Attention: The Honourable Alison Redford, Premier of Alberta
Government of Alberta
307, 10800 97 Avenue NW
Edmonton, AB T5K 2B6

Dear Premier,

I am writing to ask that you, in collaboration with other officials in the Alberta Government and the office of the Superintendent of Insurance in Alberta, establish an Event-Specific Ombudsman for the 2013 Alberta Floods to aid in the recovery process after these floods.

This letter was prompted first by the confusion I observed at a Flood Information Night on July 18, 2013 in High River, Alberta. It was further prompted by a document I received from an entity I know only as [@okotoksNow](#). This document was produced by Heather Mack, Director of Government Relations with the Insurance Bureau of Canada, in response to questions posed to her by residents of High River, and can be viewed on my blog at www.windyjmusic.com.

The floods in late June of 2013 were unlike anything our province has every experienced before. It should come as no surprise that challenges and conflict arise when our livelihoods are at risk. The most recent communication between residents of High River and Ms. Mack is a great example of one set of challenges that we must face.

Insurance Providers are expected to be, in the common vernacular, "the good guys". We rely upon our Insurance Provider in times when we need it most, and we expect them to come and "save the day". When this doesn't happen, it is no surprise we leave the interaction very wounded.

It is obvious from this communication and the nature of the forum at the Flood Information Night on July 18, 2013, and many other meetings I've had since across Southern Alberta, that there are some very wounded people as a result of confusion with regards to insurance. There is a lot of uncertainty as to what is supposed to be covered, what impact independent adjusters have, why some receive coverage and others don't, what procedures are appropriate for adjusting a claim, and other issues of communication.

A common sense solution that would best serve Albertans is to appoint an independent Event-Specific Ombudsman, paid for through the Disaster Recovery Program, selected by the Superintendent of Insurance in Alberta, and given a strict set of parameters in their job description. Those parameters would include meeting with those who experience confusion with their insurance policies and helping to educate those individuals as to what their policies cover; assisting individuals in claims appeals processes where necessary; educating and advising individuals as to what the next steps should be once

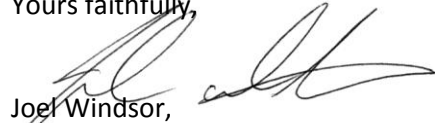
the claim process has been completed (whether covered or not) including Disaster Recovery Program applications.

Individuals with insurance questions remain in limbo. Any effort the Alberta Government makes in helping individuals through the insurance process and into the Disaster Recovery Program processes means less limbo for residents. It also means less overall cost on the Disaster Recovery Program; the sooner residents receive the assistance they need, the less cost they will need to incur to return to normal. The cost of employing an Event-Specific Ombudsman would easily be made up in the savings in reconstruction, should that reconstruction happen sooner rather than later when the destruction is even worse. It only makes sense to help this process get completed quickly.

Flood victims need to get through this recovery process quickly. Their livelihood and Alberta's economy depends upon it. It is easily seen in the best interests of residents, Insurance Providers and the Province to go through these processes quickly and efficiently. The Alberta Government is in the perfect position to make this happen.

I ask for you and your Government to work with the Insurance Industry by funding the appointment of an Event-Specific Ombudsman to effectively complete the insurance claim process for those affected by the flood. This will help the Alberta Government show to Albertans how much they truly value rebuilding Alberta after the flood.

Yours faithfully,



Joel Windsor,
Alberta Party Member in the Highwood Constituency

CC: The Honourable Doug Horner, President of the Treasury Board and Minister of Finance
The Honourable Doug Griffiths, Minister of Municipal Affairs
Ms. Danielle Smith, M.L.A. for Highwood
The Honourable Rick Fraser, Associate Minister Responsible for Regional Recovery and Reconstruction in High River
His Worship Emile Blokland, Mayor of the Town of High River
Mr. William Munsey, President of the Alberta Party