

Snow fun carries risks for cities

SWINGS with seatbelts, dinky little plastic slides, monkey bars that wouldn't challenge a basset hound and no seesaws at all. Welcome to the playgrounds of today, where liability fears have made them tame and boring.

A similar trend is developing for kids heading to the nearest park this winter with a toboggan or sled.

Toronto bans skidding downhill anywhere "where it is posted to prohibit it," which includes some of the city's most tempting slopes. Hamilton has banned tobogganing in municipal parks since 2001, with fines of up to \$5,000 for sledding scofflaws.

Despite this, in 2013 an arbitrator ordered the city to pay \$900,000 for a 2004 incident in which a lawyer ignored 'no tobogganing' signs and injured his spine speeding down a slope at an estimated 30 km/h.

U.S. cities including Des Moines, Iowa, Lincoln, Neb. and Montville, N.J. have all banned tobogganing on certain city hills or posted signs warning the public to slide down at their own risk.

Dubuque, Iowa, is the latest to follow Hamilton's lead, prohibiting sledding in all but two of its 50 parks.

Alberta's two largest cities are bucking this trend. Edmonton's risk management director concedes the potential for sledding injuries is always a worry, but so far the city is coping by maintaining tobogganing hills in seven municipal parks.

Calgary has 18 designated toboggan and sled hills, but it prohibits the sport anywhere else on civic property.

The city urges participants to wear helmets and warns it is not responsible for personal injury or property damage (although the Hamilton experience shows that such warnings don't always hold up in court).

Mentor program aimed at advancing talent

CANADA's p&c industry has done a good job of recruiting new talent from universities and other industries, but one vp says a mentoring resource like the one Insurance Institute is now is offering can add much needed value to recruiting efforts.

"Having a mentor and somebody that can help guide you through your career and help shape the direction that you are taking is really helpful," said Julie Pingree, vp of commercial sales at RSA.

"There are also a lot of people that have been in the industry for a long time that really want to give back and want to do that in a structured formal way."

As reported last week in *Thompson's*, the institute has launched a new Mentoring Advantage program that provides information and resources for mentors and 'mentees' including advice on setting goals, identifying a potential mentor and helping mentors set hone their mentorship skills.

There will also be advice for organizations on how to set up a mentorship program.

"There are probably more smaller businesses that haven't invested in creating that kind of (mentoring) structure themselves," Ms. Pingree said. "So there are all these stakeholders out there that have a need...to try and put something in place to help people create those

mentoring relationships and do them in a structured formal way so that they do add value and help to bring that talent along."

Advancing the mentee's talents should be the goal of mentoring.

Institute ceo Peter Hohman said mentoring best practices indicate that in most successful relationships, mentees own the relationship since they have a vested interest in the outcome.

"For best results, mentees should feel that their goals for professional development are at the core of the relationship."

Although mentoring should be focused on teaching and training the mentee, it is a two-way relationship and can be valuable for the mentor as well.

"What also happens and what they don't expect is they give back to the mentor," Ms. Pingree said. "Sometimes they come in with different skills, ideas and perspectives that they can bring in the relationship so it ends up giving some value on both sides of the table."

The incentive to launch this program came after the institute conducted demographic research in 2012, which found that over 20% of baby-boomers (aged 46-65) will retire from the industry in the next 10 years. The mentoring program was developed with the help of a national task force and HR representatives.

U.S. insurer set to offer UBI with OnStar

U.S. AUTO insurer Progressive said last week it is teaming up with the General Motors OnStar assistance service to offer discounts for qualifying customers who consent to use of their driver assessment information.

The new connected vehicle services will be launched in the summer, allowing U.S. OnStar subscribers a chance to enrol in a program that provides a detailed driving assessment at the end of a 90-day evaluation period.

The assessment, provided only to OnStar subscribers via email, will show them how they performed in important driving metrics and how they compare against an aggregate of other anonymous subscribers also enrolled in the program.

Driving tips also will be provided by OnStar based on areas of potential improvement.

Subsequently, some subscribers also will have an opportunity to share their driving data and evaluation information with Progressive through its Snapshot usage-based insurance program, in order to obtain potential discounted insurance offers. The information sharing will be on a voluntary basis, with customers consenting in advance.

The smart driver assessment program will be available for all 2016 GM models, most 2015 models, and select 2013 and 2014 models, starting this summer. OnStar is available on many Canadian models but the program is only available for U.S. drivers at this time.

OnStar subscribers are currently able to receive low mileage discount offers through other insurance companies. Those do not require the collection or use of driver assessment data.

"This is the first time we can use actual driving behavior to deliver valuable important feedback to subscribers who want this information," said Greg Ross, GM's director, business development and alliances, global connected consumer experience.

"This new service truly shows the power of the connected car."

He said the beauty of the program is that control is in the hands of the customer.

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