

## Cooperative Insurance for Experiential Tourism Operators in Manitoba

**Submitted by:** \_\_\_\_\_ (Name of Local Chamber  
or Organization)

**Contact:** \_\_\_\_\_ (Name, Title, Email, Phone)

### WHEREAS Clauses

1. WHEREAS Manitoba's experiential tourism operators—including lodges, outfitters, guides, paddling and backcountry tour providers, and cultural and Indigenous-led experience hosts—play a vital role in regional economic development, rural employment, and the promotion of Manitoba's natural and cultural assets;
2. WHEREAS many of these operators face ongoing challenges in obtaining affordable, adequate, and consistent insurance coverage due to the unique risks associated with outdoor, seasonal, and remote operations;
3. WHEREAS the hardening insurance market has resulted in significant premium increases, restricted coverage, and policy exclusions that jeopardize business sustainability and limit the growth of Manitoba's tourism economy;
4. WHEREAS cooperative and reciprocal insurance models have successfully provided stable, community-based insurance options for comparable sectors elsewhere in Canada;
5. WHEREAS a Manitoba-based cooperative insurance solution would enable operators to pool resources, strengthen safety and risk management practices, and reinvest surpluses into prevention, training, and sustainability programs;
6. WHEREAS establishing such a cooperative aligns with Manitoba's broader objectives for economic diversification, climate adaptation, and community resilience;

### BE IT RESOLVED Clauses

1. THEREFORE BE IT RESOLVED that the Manitoba Chamber of Commerce advocate for and support the development of a cooperative or reciprocal insurance program specifically designed to serve experiential tourism operators in Manitoba;
2. BE IT FURTHER RESOLVED that the Manitoba Chamber of Commerce encourage the Government of Manitoba to assist in this initiative through enabling legislation, start-up funding, and regulatory support to facilitate the formation of such a cooperative;
3. BE IT FURTHER RESOLVED that the Manitoba Chamber of Commerce convene a stakeholder working group—including representatives from the tourism industry, cooperative development experts, insurance professionals, and Indigenous and northern communities—to assess the feasibility, governance structure, and implementation timeline for a Manitoba experiential tourism cooperative insurance model.

**Date Submitted:** \_\_\_\_\_

**Approved by Local Chamber:** \_\_\_\_\_

**Moved by:** \_\_\_\_\_

**Seconded by:** \_\_\_\_\_