



## TOWNSHIP OF SOUTH FRONTENAC

4432 George St, Box 100  
Sydenham ON, K0H 2T0  
613-376-3027 Ext 2222 or 1-800-559-5862  
amaddocks@southfrontenac.net



February 23, 2021

The Honourable Doug Ford  
Premier of Ontario  
Legislative Building  
Queen's Park  
Toronto ON  
M7A 1A1

Dear Premier:

Re; Joint and Several Liability Insurance

The Council of the Township of South Frontenac passed the following resolution at their regular meeting held January 26, 2021:

"That South Frontenac Council support the resolutions of the Municipality of Charlton and Dack and the Township of Larder Lake and the recommendations outlined in each resolution; and

That this resolution be circulated to the Premier, Minister of Finance, Attorney General and all other Ontario Municipalities. Carried."

South Frontenac Council agrees that there is a need for a new model of full proportionate liability and enhancements to the existing limitations period.

A copy of both resolutions is attached. We look forward to receiving notification of any action taken in this matter.

Yours truly

Angela Maddocks

Clerk

Encl.

c.c. Honourable Peter Bethlenfalvy, Minister of Finance  
Honourable Doug Downey, Attorney General of Ontario  
All Ontario Municipalities

***"Natural, Vibrant and Growing – a Progressive Rural Leader"***

# THE CORPORATION OF THE TOWNSHIP OF LARDER LAKE

69 Fourth Avenue, Larder Lake, ON

Phone: 705-643-2158 Fax: 705-643-2311



## MOVED BY:

- ☐ Thomas Armstrong  
☐ Patricia Hull  
☐ Paul Kelly  
☒ Lynne Paquette

## SECONDED BY:

- ☐ Thomas Armstrong  
☐ Patricia Hull  
☒ Paul Kelly  
☐ Lynne Paquette

Motion #: 86

Resolution #: 6

Date: January 12, 2021

WHEREAS, the council of the Township of Larder Lake supports the resolution of the Municipality of Charlton and Dack, requesting that the Province of Ontario address municipal insurance cost; And

WHEREAS, the Association of Municipalities of Ontario Outlined seven recommendation to address insurance issues including:

1. The provincial government adopt a model of full proportionate liability to replace joint and several liability.
2. Implement enhancements to the existing limitations period including the continued applicability of the existing (10) day rule on slip and fall cases given recent judicial interpretations and whether a one-year limitation period may be beneficial.
3. Implement a cap for economic loss awards.
4. Increase the catastrophic impairment default benefit limit to \$2 million and increase the third-party liability coverage to \$2 million in government regulated automobile insurance plans.
5. Assess and implement additional measures which would support lower premiums or alternatives to the provision of insurance services by other entities such as non-profit insurance reciprocals.
6. Compel the insurance industry to supply all necessary financial evidence including premiums, claims and deductible limit changes which support its and municipal arguments as to the fiscal impact of joint and several liability.
7. Establish a provincial and municipal working group to consider the above and put forward recommendations to the Attorney General.

THEREFORE, BE IT RESOLVED THAT the Council for the Municipality of Larder Lake call on the Province of Ontario to immediately review these recommendations and to investigate the unethical practice of preferred vendors who are paid substantial amounts over industry standards, despite COVID 19 delays, as insurance premiums will soon be out of reach for many communities.

AND FURTHER BE IT RESOLVED THAT this motion be provided to the Honourable Doug Ford, Premier of Ontario, the Honourable Rod Phillips, Minister of Finance, the Honourable Doug Downey, Attorney General of Ontario, the Honourable John Vanthof, MPP for Timiskaming- Cochrane, and all Ontario municipalities.

Recorded vote requested: ☐

	For	Against
Tom Armstrong	✓	
Patricia Hull	✓	
Paul Kelly	✓	
Lynne Paquette	✓	
Patty Quinn	✓	

I declare this motion

<input checked="" type="checkbox"/> Carried
<input type="checkbox"/> Lost / Defeated
<input type="checkbox"/> Deferred to: _____ (enter date)
Because:
<input type="checkbox"/> Referred to: _____ (enter body)
Expected response: _____ (enter date)

## Disclosure of Pecuniary Interest\*

Chair:

\*Disclosed his/her (their) interest(s), abstained from discussion and did not vote on this question.



## MUNICIPALITY OF CHARLTON AND DACK

TEL: (705)-544-7525  
FAX: (705)-544-2369  
info@charltonanddack.com  
[www.charltonanddack.com](http://www.charltonanddack.com)

January 7<sup>th</sup>, 2021

**The Honourable Doug Ford**  
**Premier of Ontario**

Sent by email: [doug.fordco@pc.ola.org](mailto:doug.fordco@pc.ola.org)

**RE: MOTION REGARDING - Insurance**

The following resolution was passed by the Council for the Municipality of Charlton and Dack on December 18<sup>th</sup>, 2020:

*WHEREAS the cost of municipal insurance in the Province of Ontario has continued to increase – with especially large increases going into 2021.*

*AND WHEREAS Joint and Several Liability continues to ask property taxpayers to carry the lion's share of a damage award when a municipality is found at minimum fault;*

*AND WHEREAS these increases are unsustainable and unfair and eat at critical municipal services;*

*AND WHEREAS the Association of Municipalities of Ontario outlined seven recommendations to address insurance issues including:*

- 1. The provincial government adopt a model of full proportionate liability to replace joint and several liability.*
- 2. Implement enhancements to the existing limitations period including the continued applicability of the existing 10 day rule on slip and fall cases given recent judicial interpretations and whether a 1 year limitation period may be beneficial.*
- 3. Implement a cap for economic loss awards.*
- 4. Increase the catastrophic impairment default benefit limit to \$2 million and increase the third party liability coverage to \$2 million in government regulated automobile insurance plans.*
- 5. Assess and implement additional measures which would support lower premiums or alternatives to the provision of insurance services by other entities such as non profit insurance reciprocals.*
- 6. Compel the insurance industry to supply all necessary financial evidence including premiums, claims and deductible limit changes which support its*



*and municipal arguments as to the fiscal impact of joint and several liability.*

7. *Establish a provincial and municipal working group to consider the above and put forward recommendations to the Attorney General.*

*THEREFORE BE IT RESOLVED THAT the Council for the Municipality of Charlton and Dack call on the Province of Ontario to immediately review these recommendations and to investigate the unethical practice of preferred vendors who are paid substantial amounts over industry standards, despite COVID 19 delays, as insurance premiums will soon be out of reach for many communities.*

*AND FURTHER BE IT RESOLVED THAT this motion be provided to the Honourable Doug Ford, Premier of Ontario, the Honourable Rod Phillips, Minister of Finance, the Honourable Doug Downey, Attorney General of Ontario, the Honourable John Vanthof, MPP for Timiskaming- Cochrane, and all Ontario municipalities.*

Yours Truly,

**Dan Thibeault**  
**Clerk Treasurer CAO**  
**Municipality of Charlton and Dack**

**CC:** Honourable Peter Bethlenfalvy, Minister of Finance  
Honourable Doug Downey, Attorney General of Ontario  
Honourable John Vanthof, MPP for Timiskaming- Cochrane  
All Ontario Municipalities