



The Corporation of the Township of Georgian Bluffs

March 1, 2021

Via Email:

Municipality of Grey Highlands
Att: Raylene Martell, Clerk

RE: Insurance Rates

At its meeting on February 24, 2021, Council passed resolution number RES2021-033:

Moved By: Councillor Cathy Moore Coburn

Seconded By: Councillor Ryan Thompson

Whereas Council received a resolution passed by the Council of the Municipality of Grey Highlands regarding increasing municipal insurance rates, at their meeting on February 10, 2021; and

Whereas Council of the Township of Georgian Bluffs recognizes the impact of increasing insurance rates on local governments and their constituents; 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 nonprofit insurance reciprocals.**
- 6. Compel the insurance industry to supply all necessary financial evidence**



The Corporation of the Township of Georgian Bluffs

including premiums, claims and deductible limit changes which support its own and municipal arguments;

Now Therefore, Council of the Township of Georgian Bluffs supports the Municipality of Grey Highlands in their request to the Province to review the recommendations as outlined by the Association of Municipalities of Ontario, and

That copies of this resolution be forwarded to the parties contained in that of the Municipality of Grey Highlands.

Carried (6 to 0)

Please contact me should you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Brittany Drury", written over a horizontal line.

Brittany Drury
Clerk

519 376 2729 x. 244

bdrury@georgianbluffs.ca

Cc Via Email:

Honourable Doug Ford, Premier of Ontario

Honourable Peter Bethlenfalvy, Minister of Finance

Honourable Doug Downey, Attorney General of Ontario

Honourable Bill Walker, MPP for Bruce - Grey - Owen Sound

All Ontario Municipalities