

March 24, 2021

Hon. Doug Ford
Premier of Ontario
Legislative Building, Queen's Park
Toronto, ON M7A 1A1
premier@ontario.ca

Dear Premier Ford:

Re: Support for West Grey Resolution – Municipal Insurance Rates

At its Regular meeting held on March 15, 2021, the Council of the Corporation of the City of Owen Sound considered the above noted matter and passed Resolution No. R-210315-010 as follows:

R-210315-010

"THAT in consideration of correspondence received February 24, 2021 from the Director of Administration/Clerk, West Grey respecting Municipal Insurance Rates, City Council directs staff to send a letter in support of the resolution passed by the Council of the Corporation of the Municipality of West Grey to the Premier of Ontario, Minister of Finance, Attorney General of Ontario, MPP for Bruce-Grey-Owen Sound, and all municipalities in Ontario."

The resolution passed by the Corporation of the Municipality of West Grey is as follows:

"The Council of the Corporation of the Municipality of West Grey hereby supports the resolution of The Municipality of Grey Highlands dated January 22, 2021 wherein they call on the Province of Ontario to review the seven recommendations of AMO to investigate the following municipal insurance issues, as insurance premiums will soon be out of reach for many communities:

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 but not limited to, premiums, claims and deductible limit changes which support its own 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; and

That this motion be provided to the Premier of Ontario, Minister of Finance, Attorney General of Ontario, MPP for Bruce-Grey-Owen Sound and all municipalities in Ontario."

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

Jamie Eckenswiller, AMP
Deputy Clerk
City of Owen Sound

cc. Hon. Peter Bethlenfalvy, Minister of Finance
Hon. Doug Downey, Attorney General
Hon. Bill Walker, MPP Bruce-Grey-Owen Sound
All Ontario Municipalities