THE CORPORATION OF THE TOWNSHIP OF LARDER LAKE 69 Fourth Avenue, Larder Lake, ON Phone: 705 643 2158 East 705 642 2211

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MOVED BY:
🗖 Thomas Armstrong
Patricia Hull
🗆 Paul Kelly
Lynne Paquette

SECONDED BY: Thomas Armstrong Patricia Hull Paul Kelly Lynne Paquette Motion #: **5** Resolution #: (*O* 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 reques	ted:	I declare this motion	
	For Against	Carried	······································
Tom Armstrong		Lost / Defeated	
Patricia Hull		Deferred to:	(enter date)
Paul Kelly		Because:	
Lynne Paquette		Referred to:	(enter body)
Patty Quinn		Expected response:	(enter date)
Disclosure of Pecu	niary Interest*	Chair:	
			C

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