



**Corporation of the  
Municipality of West Grey**

402813 Grey Road 4 RR 2

Durham, ON N0G 1R0

519-369-2200

February 24, 2021

**Re: Municipal Insurance Rates**

West Grey Council passed the following resolution at the February 16, 2021 council meeting:

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.

Sincerely,

Genevieve Scharback,  
Director of Administration / Clerk  
Municipality of West Grey