



## CORPORATION OF THE TOWNSHIP OF ZORRA

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Item 9(a)

Date: **April 20, 2022**

**43-04-2022**

Moved by Paul Mitchell

Seconded by Steve MacDonald

WHEREAS the Township of Zorra has experienced annual cost of premium increase of 17%, 24% and 20% in the last three years for insurance coverage for the municipality;

THEREFORE the Township of Zorra supports resolution 22-6-064 entitled "Request to the Province of Ontario for a Plan of Action to Address Joint and Several Liability," passed by the City of Barrie;

AND THAT the Township of Zorra supports resolution 080-22 passed by the Municipality of Mississippi Mills, regarding the Association of Municipalities of Ontario (AMO) submission entitled "Towards a Reasonable Balance: Addressing Growing Municipal Liability and Insurance Costs;"

AND THAT this motion of support and the two resolutions list above, be forwarded to Premier Doug Ford, Minister of Finance Peter Bethlenfalvy, Minister of Municipal Affairs and Housing Steve Clark, MPP for Oxford Ernie Hardeman, AMO and all Ontario municipalities.

☒ Carried

☐ Defeated

☐ Recorded Vote

☐ Deferred

### **Recorded Vote:**

	Yea	Nay
Mayor Ryan		
Councillor Forbes		
Councillor Davies		
Councillor Mitchell		
Councillor MacDonald		

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**Mayor**

March 17, 2022

File: C00

**The Honourable Doug Ford, MPP**  
**Premier of Ontario**  
Premier's Office, 1 Queen's Park  
Legislative Building, Room 281  
Toronto ON M7A 1A1  
[premier@ontario.ca](mailto:premier@ontario.ca)

**Dear Premier Ford:**

**Re: REQUEST TO THE PROVINCE OF ONTARIO FOR A PLAN OF ACTION  
TO ADDRESS JOINT AND SEVERAL LIABILITY**

On behalf of the Council of The Corporation of the City of Barrie, I wish to advise that on March 7, 2022, City Council adopted the following resolution regarding a Plan of Action to Address Joint and Several Liability:

**22-G-064 REQUEST TO THE PROVINCE OF ONTARIO FOR A PLAN OF ACTION TO ADDRESS  
JOINT AND SEVERAL LIABILITY**

**WHEREAS** the cost of municipal insurance in the Province of Ontario has continued to increase with especially large increases going into 2022; 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. That 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 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.

**NOW THEREFORE BE IT RESOLVED** that the Council for the Corporation of the City of Barrie call on the Province of Ontario to immediately review these recommendations despite COVID-19 delays, as insurance premiums will soon be out of reach for many communities and

**BE IT FURTHER RESOLVED** that this motion be provided to the Honourable Doug Ford, Premier of Ontario, the Honourable Peter Bethlenfalvy, Minister of Finance, the Honourable Doug Downey, Attorney General of Ontario and MPP for Barrie-Springwater, the Honourable Andrea Khanjin, MPP for Barrie-Innisfil, and all Ontario municipalities.

If you have any questions, please do not hesitate to contact the undersigned, [wendy.cooke@barrie.ca](mailto:wendy.cooke@barrie.ca) or (705) 739.4220, Ext. 4560.

Yours truly,



Wendy Cooke  
City Clerk/Director of Legislative and Court Services

WC/bt

Cc:

- The Honourable Peter Bethlenfalvy, Minister of Finance
- The Honourable Doug Downey, Attorney General and MPP for Barrie-Springwater
- The Honourable Andrea Khanjin, MPP for Barrie-Innisfil
- All Ontario municipalities



**The Corporation of the  
Municipality of Mississippi Mills**

**Council Meeting**

**Resolution Number** 080-22

**Title:** Information List #05-22 Town of Bracebridge Resolution re: Joint and Several Liability Reform

**Date:** Tuesday, March 15, 2022

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**Moved by** Councillor Holmes

**Seconded by** Councillor Dalgity

**WHEREAS** municipal governments provide essential services to the residents and businesses in their communities; and

**WHEREAS** the ability to provide those services is negatively impacted by exponentially rising insurance costs; and

**WHEREAS** one driver of rising insurance costs is the legal principle of “joint and several liability”, which assigns disproportionate liability to municipalities for an incident relative to their responsibility for it; and

**WHEREAS** the Government of Ontario has the authority and responsibility for the legal framework of “joint and several liability”; and

**WHEREAS** the Premier of Ontario committed to review the issue in 2018 with a view to helping municipal governments manage their risks and costs; and

**WHEREAS** the Provincial Review was conducted in 2019 with AMO and municipalities fully participating; and

**WHEREAS** the results of the Provincial Review have not been released and municipalities are still awaiting news of how the Attorney General will address this important matter; and

**WHEREAS** the Association of Municipalities of Ontario (AMO) on behalf of municipal governments has provided recommendations in their document “Towards a Reasonable Balance – Addressing Growing Municipal Liability and Insurance Costs” to align municipal liability with the proportionate responsibility for incidents and capping awards; and

**WHEREAS** The Association of Municipal Managers, Clerks and Treasurers of Ontario (AMCTO) has written to the Attorney General in support of the abovementioned recommendations provided by AMO;

**NOW THEREFORE BE IT RESOLVED THAT THE CORPORATION OF THE MUNICIPALITY OF MISSISSIPPI MILLS RESOLVES AS FOLLOWS:**

1. That the Municipality of Mississippi Mills calls on the Attorney General of Ontario to work with municipal governments to put forward a plan of action to address "joint and several liability" before the end of the government's current term.
2. That the Municipality of Mississippi Mills supports the seven (7) recommendations contained in the AMO submission "Towards a Reasonable Balance – Addressing Growing Municipal Liability and Insurance Costs" to re-establish the priority for provincial action on this issue.
3. That a copy of this resolution be forwarded to Attorney General, the Honourable Doug Downey; the Minister of Municipal Affairs and Housing, the Honourable Steve Clark; AMO President, Jamie McGarvey, AMCTO President, Sandra MacDonald; and all Municipalities in Ontario.

**CARRIED**

I, Casey Munro, Deputy Clerk for the Corporation of the Municipality of Mississippi Mills, do hereby certify that the above is a true copy of a resolution enacted by Council.

  
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Casey Munro, Deputy Clerk