

## Corporate Services Committee

February 9, 2016 – 10:00 AM

Council Chambers, Grey County Administration Building

**1. Call to Order**

**2. Adoption of the Agenda**

**3. Declaration of Pecuniary Interest**

**4. Minutes of Meetings**

- a. Grey County Building Task Force – Administration Building minutes dated January 12, 2016
- b. Grey County Building Task Force – Administration Building minutes dated January 21, 2016

**5. Business Arising from the Minutes**

- a. Minutes of Corporate Services Committee meeting dated January 12, 2016 adopted as presented by Grey County Council on February 2, 2016

[Corporate Services Committee Minutes January 12 2016](#)

**6. Deputations**

10:05 AM Brandon Koebel and Ashton Lawrence, Hanover Youth Roots  
IMPACT! Youth Summit and Request for Financial Support

11:00 AM Abigail O'Neill, Mosey and Mosey  
Benefit Renewal and Marketing Results

**7. Reports – Finance**

- a. FR-CS-09-16 2016 Tax Policy Items
- b. FR-CS-11-16 2015 Treasurer's Statement and Council Remuneration and Expenses
- c. FR-CS-12-16 Cost Sharing by Population – Health Unit and POA

**8. Reports – Human Resources**

- a. Verbal Report – Managing Health, Safety and Disability

b. HRR-CS-01-16 2016 WSIB Insurance Renewal

c. HRR-CS-02-16 Group Benefit Renewal

**9. Reports – Clerk’s**

a. CCR-CS-08-16 Emergency Management Plan

**10. Correspondence**

a. Receive for Information

i. Modernization of the Provincial Offences Act Update – dated  
January 14, 2016

**11. Other Business**

**12. Next Meeting Dates**

a. Tuesday, March 8, 2016 or March 22, 2016 at the Grey County  
Administration Building

**13. Adjournment**

Cost Sharing Programs - Bruce & Grey County

Comparison - Municipal Directory (2014) as compared to Statistics Canada (2011)

	Municipal Directory - 2014		Statistics Canada - 2011	
Chatsworth	6,420		6,437	
Georgian Bluffs	10,404		10,404	
Grey Highlands	9,520		9,520	
Hanover	7,490		7,490	
Meaford	9,941		11,100	
Owen Sound	21,688		21,688	
Southgate	7,000		7,190	
Blue Mountains	6,453		6,453	
West Grey	12,286		12,286	
Grey County	<u>91,202</u>	<b>59.92%</b>	<u>92,568</u>	<b>58.86%</b>
Arran-Elderslie	6,230		6,810	
Brockton	9,351		9,432	
Huron-Kinloss	6,542		6,790	
Kincardine	10,763		11,174	
Northern Bruce Peninsula	3,950		3,744	
Saugeen Shores	11,207		12,661	
South Bruce	5,685		5,685	
South Bruce Peninsula	7,285		8,413	
Bruce County	<u>61,013</u>	<b>40.08%</b>	<u>64,709</u>	<b>41.14%</b>
<b>Total Grey &amp; Bruce</b>	<u><b>152,215</b></u>		<u><b>157,277</b></u>	

Comparison - Municipal Directory (2015) as compared to Statistics Canada (2011)

	Municipal Directory - 2015		Statistics Canada - 2011	
Chatsworth	7,000		6,437	
Georgian Bluffs	10,404		10,404	
Grey Highlands	8,198		9,520	
Hanover	7,490		7,490	
Meaford	9,941		11,100	
Owen Sound	21,688		21,688	
Southgate	6,188		7,190	
Blue Mountains	6,453		6,453	
West Grey	12,286		12,286	
Grey County	<u>89,648</u>	<b>59.25%</b>	<u>92,568</u>	<b>58.86%</b>
Arran-Elderslie	6,810		6,810	
Brockton	9,432		9,432	
Huron-Kinloss	6,542		6,790	
Kincardine	10,763		11,174	
Northern Bruce Peninsula	3,950		3,744	
Saugeen Shores	11,207		12,661	
South Bruce	5,675		5,685	
South Bruce Peninsula	7,285		8,413	
Bruce County	<u>61,664</u>	<b>40.75%</b>	<u>64,709</u>	<b>41.14%</b>
<b>Total Grey &amp; Bruce</b>	<u><b>151,312</b></u>		<u><b>157,277</b></u>	

Grey Bruce Health Unit Budget - As Approved by the Ministry of Health - September 28, 2015				
Utilizing 2014 Municipal Directory Population Counts				
	Approved Budget	MOH	Grey	Bruce
Mandatory General Program	\$11,109,867	\$8,332,400	\$1,664,163	\$1,113,304
Vector Borne Diseases	\$272,533	\$204,400	\$40,823	\$27,310
CINOT Expansion Program	\$80,133	\$60,100	\$12,003	\$8,030
Small Water Drinking Systems	\$141,333	\$106,000	\$21,170	\$14,163
	<b>\$11,603,866</b>	<b>\$8,702,900</b>	<b>\$1,738,159</b>	<b>\$1,162,807</b>
Utilizing 2011 Statistics Canada Population Numbers				
	Approved Budget	MOH	Grey	Bruce
Mandatory General Program	\$11,109,867	\$8,332,400	\$1,634,724	\$1,142,742
Vector Borne Diseases	\$272,533	\$204,400	\$40,101	\$28,032
CINOT Expansion Program	\$80,133	\$60,100	\$11,791	\$8,242
Small Water Drinking Systems	\$141,333	\$106,000	\$20,796	\$14,537
	<b>\$11,603,866</b>	<b>\$8,702,900</b>	<b>\$1,707,412</b>	<b>\$1,193,553</b>
Difference			<u><b>-\$30,747</b></u>	<u><b>\$30,746</b></u>

Grey Bruce Health Unit Budget - As Approved by the Ministry of Health - September 28, 2015				
Utilizing 2015 Municipal Directory Population Counts				
	Approved Budget	MOH	Grey	Bruce
Mandatory General Program	\$11,109,867	\$8,332,400	\$1,645,569	\$1,131,898
Vector Borne Diseases	\$272,533	\$204,400	\$40,367	\$27,766
CINOT Expansion Program	\$80,133	\$60,100	\$11,869	\$8,164
Small Water Drinking Systems	\$141,333	\$106,000	\$20,934	\$14,399
	<b>\$11,603,866</b>	<b>\$8,702,900</b>	<b>\$1,718,739</b>	<b>\$1,182,227</b>
Utilizing 2011 Statistics Canada Population Numbers				
	Approved Budget	MOH	Grey	Bruce
Mandatory General Program	\$11,109,867	\$8,332,400	\$1,634,724	\$1,142,742
Vector Borne Diseases	\$272,533	\$204,400	\$40,101	\$28,032
CINOT Expansion Program	\$80,133	\$60,100	\$11,791	\$8,242
Small Water Drinking Systems	\$141,333	\$106,000	\$20,796	\$14,537
	<b>\$11,603,866</b>	<b>\$8,702,900</b>	<b>\$1,707,412</b>	<b>\$1,193,553</b>
Difference			<u><b>-\$11,327</b></u>	<u><b>\$11,326</b></u>

2015 Provincial Offence Budget - As Approved by Grey County Council			
Utilizing 2014 Municipal Directory Population Counts			
	2015 Budget	Grey	Bruce
Revenue	-\$2,521,800	-\$1,510,976	-\$1,010,824
Expenditures	\$1,786,488	\$1,070,402	\$716,086
<b>Net Revenue</b>	<b>-\$735,312</b>	<b>-\$440,574</b>	<b>-\$294,738</b>
Utilizing 2011 Statistics Canada Population Numbers			
	2015 Budget	Grey	Bruce
Revenue	-\$2,521,800	-\$1,484,247	-\$1,037,553
Expenditures	\$1,786,488	\$1,051,467	\$735,021
<b>Net Revenue</b>	<b>-\$735,312</b>	<b>-\$432,780</b>	<b>-\$302,532</b>
Difference		<u>\$7,794</u>	<u>-\$7,794</u>

2015 Provincial Offence Budget - As Approved by Grey County Council			
Utilizing 2015 Municipal Directory Population Counts			
	2015 Budget	Grey	Bruce
Revenue	-\$2,521,800	-\$1,494,094	-\$1,027,706
Expenditures	\$1,786,488	\$1,058,443	\$728,045
<b>Net Revenue</b>	<b>-\$735,312</b>	<b>-\$435,651</b>	<b>-\$299,661</b>
Utilizing 2011 Statistics Canada Population Numbers			
	2015 Budget	Grey	Bruce
Revenue	-\$2,521,800	-\$1,484,247	-\$1,037,553
Expenditures	\$1,786,488	\$1,051,467	\$735,021
<b>Net Revenue</b>	<b>-\$735,312</b>	<b>-\$432,780</b>	<b>-\$302,532</b>
Difference		<u>\$2,871</u>	<u>-\$2,871</u>

Health Unit & Provincial Offences Budgets - Cumulative Difference

<b>Total Cost Sharing Difference</b>	<u><b>-\$22,953</b></u>	<u><b>\$22,952</b></u>
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Health Unit & Provincial Offences Budgets - Cumulative Difference

<b>Total Cost Sharing Difference</b>	<u><b>-\$8,456</b></u>	<u><b>\$8,455</b></u>
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## Report HRR-CS-01-16

**To:** Chair Eccles and Members of the Corporate Services Committee  
**From:** Sandra Shipley, Human Resources Manager  
**Meeting Date:** February 9, 2016  
**Subject:** **2016 Workplace Safety Insurance Board Insurance Coverage Renewal**  
**Status:** Recommendation adopted by Committee as presented per Resolution CS27-16; Endorsed by County Council March 1, 2016 per Resolution CC33-16;

### Recommendation(s)

**THAT Report HRR-CS-01-16 regarding Workplace Safety Insurance Board (WSIB) Insurance be received;**

**AND THAT the following insurance policies through Jardine Lloyd Thompson of Canada be approved for 2016:**

- **Chubb Insurance Company for occupational accident insurance at a premium of \$58,099.68 including provincial sales tax, and**
- **Chubb Insurance Company for excess indemnity insurance at a premium of \$164,243.16 including provincial sales tax.**

### Background

The County of Grey transferred from being a Schedule 1 WSIB employer to a Schedule 2 WSIB employer on January 1, 1998. The benefits paid to employees are identical under the two schedules. They include lost wages, health care (medication, hospital stays, chiropractor, physiotherapists and other health professionals), rehabilitation (costs for upgrading of education for workers who have suffered a permanent injury that prevents them from returning to their pre accident occupation), non economic loss (NEL - money paid to a worker who has suffered a permanent impairment to compensate them for the "loss of use"). The difference is in the amount the employer pays for the coverage.

Following is a description of the two types of WSIB employers:

### *Schedule 1:*

Schedule 1 is pooled insurance for workplace injuries where the WSIB is liable to pay benefit compensation for worker's claims. Employers are required by legislation to pay premiums to the WSIB and are protected by a system of collective liability. Schedule 1 employers are relieved of individual responsibility for actual claim costs, since the WSIB pays for claim costs out of money pooled in the insurance fund. Employers are grouped into rate groups, with premium rates varying by group. Premiums are calculated on accessible earnings (taxable wages and benefits) up to the annual maximum limit set by WSIB. The 2016 maximum accessible earning limit is \$88,000.

Schedule 1 employers can receive a partial refund of paid premiums if their claims experience in the previous four year period is better than the average claims experience in their industry. If their claims experience is worse than the average in the industry, then the employer is charged a surcharge by WSIB.

In 2014 there were approximately 228,510 Schedule 1 employers.

### *Schedule 2:*

Schedule 2 employers self-insure workplace accident costs. Employers are liable to pay all benefit compensation and administration costs for worker's claims. The WSIB administers the payment of benefits for workers of Schedule 2 employers and recovers the cost of these benefits plus administration fees from the employer.

Under Schedule 2, the employer is responsible for 100% of the claim cost for the life of claim.

In 2014 there were approximately 600 employers covered under Schedule 2.

### *Schedule 2 in Grey County*

As previously noted, Grey County has been a Schedule 2 employer since January 1, 1998. At that time, a consultant was contracted to review the County's WSIB Schedule 1 claims history to determine if the County would have saved money had it been a Schedule 2 employer. The consultant's analysis showed that the savings would have been significant and recommended the move to Schedule 2. County Council concurred with his recommendation.

In order to fund the cost of workplace accidents under Schedule 2, the County has set up a WSIB Fund. Departments are charged WSIB premiums through payroll just as they would be under Schedule 1. Instead of remitting the premiums collected to WSIB, the premiums are put in the WSIB fund. The fund is used to pay Schedule 2 invoices received from WSIB, as well as the cost of insurance the County has purchased to protect it from catastrophic loss.

The following chart shows the rate history of Schedule 1 rates compared to the rates that County departments are charged to fund Schedule 2:

**WSIB Schedule 1 Premium Rates vs. Actual Cost per Department**

Year	Gen. Mun. (845)		Homes (851)		EMS (590)	
	WSIB	Grey	WSIB	Grey	WSIB	Grey
2016	2.88	1.24	3.29	1.41	6.46	2.78
2015	2.88	1.32	3.29	1.94	6.46	3.80
2014	2.24	1.65	3.29	2.425	6.46	4.75
2013	2.24	1.83	3.29	2.695	6.46	5.28
2012	2.19	1.83	3.21	2.695	6.30	5.28
2011	2.15	2.15	3.15	3.15	6.18	6.18
2010	1.86	1.86	2.69	2.69	5.85	5.85
2009	1.84	1.47	2.69	2.69	5.85	4.68
2008	1.74	1.39	2.69	2.42	5.75	4.60
2007	1.70	1.36	2.69	2.15	5.91	4.73
2006	1.73	0.46	2.74	1.38	5.91	4.00
2005	1.62	0.46	2.67	1.38	6.08	4.00
2004	1.62	0.45	2.76	1.34	6.29	6.29
2003	1.62	0.45	2.77	1.34	6.53	
2002	1.51		2.54		6.73	
2001	1.45		2.45		6.37	
2000	1.59		3.21		4.45	

Rates are per \$100 of gross income

The 2016 budgeted WSIB premiums to be collected from departments at the reduced “Grey” rate is approximately \$653,066. The cost for premiums under Schedule 1 would be \$1,168,729, a difference of \$515,663.

*Additional Insurance*

In the event of a catastrophic accident such as permanent disability or death, WSIB will pay benefits for the life of the claim. The cost of a claim varies by a number of factors (level of compensation worker was earning, amount of lost time, health care, etc.)

The following chart shows the claim costs as of October 2015 for a part time PSW who suffered a workplace accident in late December 2008:

<b>Benefit Type</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Health Care</b>	12,206.95	11,337.47	10,975.06	11,965.01	8,637.31	10,618.79	7,572.80
<b>Comp</b>	14,680.59	14,274.02	13,517.14	13,666.37	16,007.72	9,046.09	10,420.67
<b>NEL</b>		17,579.01			2,965.49		
<b>Rehab</b>		3,982.25					
<b>Admin Fee</b>	5,850.73	10,212.90	6,201.43	8,143.09	9,702.34	6,709.66	6,171.76
<b>Total</b>	<b>32,738.27</b>	<b>57,385.65</b>	<b>30,693.63</b>	<b>33,774.47</b>	<b>37,312.86</b>	<b>26,374.54</b>	<b>24,165.23</b>

Total claim costs as of October 30, 2015 \$242,444.65

At the time of the injury, the worker was 44 years of age. She suffered a permanent impairment that prevented her from returning to her pre-accident job and we were unable to find suitable alternate work. In this case, compensation will continue to be paid to the worker until she is 65. Health care costs related to her workplace accident will continue to be covered until death. As a Schedule 2 employer, Grey County is responsible for these costs.

County of Grey currently uses two types of insurance to reduce its financial exposure due to catastrophic accidents under Schedule 2 of the Workplace Safety and Insurance Board. The following is a description of the County's current type and level of insurance:

### *Occupational Accident Insurance:*

The Chubb Insurance Company of Canada currently provides up to \$500,000 due to work related death and permanent disability. Prior to 2015, permanent disability was defined as the level of impairment, as adjudicated by WSIB, as not less than 30% and reimbursement was based on 80% of costs. Effective January 1, 2015, the reimbursement rate increased to 100% and the disability impairment level was lowered to 25%. The insurer has confirmed that the coverage changes implemented in 2015 will remain the same for 2016.

Premium costs are charged by the number of full time equivalents (FTE's) and are broken down by management and administrative staff and by

department. The premium rate for this insurance will remain at the 2013 level.

*Excess Indemnity:*

The Chubb Insurance Company of Canada currently provides excess indemnity insurance for all expenses exceeding \$500,000 to a maximum of \$15,000,000 due to work related death or dismemberment. The cap on reimbursement of the Workplace Safety and Insurance Board (WSIB) administrative fee remains at 28%. The provisional administration rate set by WSIB for 2015 is 34.3%. WSIB will calculate the actual 2015 administration rate in August 2016 and will make retroactive adjustments to 2015 invoices.



The history of WSIB administration rates is outlined in the table below:

<b>Year</b>	<b>Rate</b>
2001	30.60
2002	26.38
2003	26.63
2004	27.78
2005	28.61
2006	23.49
2007	23.74
2008	22.99
2009	21.76
2010	21.61
2011	25.32
2012	31.77
2013	35.14
2014	34.12
2015	34.30*

\*provisional rate

Rates are per \$100 of claim cost.

Premiums for excess indemnity insurance are calculated on projected assessable earnings (taxable wages and benefits up to WSIB annual limit). The premium rate will increase by 0.59% in 2016. With the increase in projected assessable earnings of 2.97%, it results in a compounded increase of 3.58% over the 2015 premium.

## Financial / Staffing / Legal / Information Technology Considerations

The 2016 cost for catastrophic insurance is \$222,342.84 including provincial sales tax, an increase of \$5,575.84 over 2015. In 2016, an actuarial analysis will be undertaken to evaluate the value for money position in maintaining insurance for the first \$500,000 in claims.

## Link to Strategic Goals / Priorities

None

## Attachments

None

Respectfully submitted by,

Sandra Shipley  
Human Resources Manager

Director Sign Off: Grant McLevy, Director, Human Resources

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My name is Irwin Glasberg and I am the Assistant Deputy Attorney General of the Policy and Innovation Division at the Ontario Ministry of the Attorney General. One of the projects for which we are responsible relates to the modernization of the Provincial Offences Act (POA).

I am writing to provide you with an update on the ministry's exploration of new and innovative ways for Ontarians to resolve traffic tickets and other POA charges.

As you may be aware, last spring the ministry began consulting with stakeholders and the public on the merits of an online administrative monetary penalty (AMP) system to replace in-court procedures for resolving POA charges.

We received a lot of excellent feedback through this process, which led to a round of focussed discussions in fall 2015 with representatives from our municipal and justice sector partners, including the Association of Municipalities of Ontario, the City of Toronto, the Municipal Court Managers' Association and the Prosecutors' Association of Ontario, as well as representatives from lawyer and paralegal groups.

Overall, the response we received from all of these groups and individuals indicates that stakeholders and the public strongly agree there is a need to improve the current system for resolving POA charges. In particular, the parties care about:

- Being able to defend and dispute cases
- The ability to present evidence to an independent decision-maker
- Opportunities for effective representation
- Potential impacts to insurance rates
- Ensuring a sustainable and effective municipal court system
- Better access to justice for all Ontarians

We are grateful for all of the feedback we received and we have listened carefully.

Based on this input, we have decided to focus our efforts on improving the existing system for resolving POA charges rather than pursuing an AMP model.

Municipalities will continue to have the option, under existing legislation, to establish AMP systems to support local parking enforcement.

We remain committed to making the process simpler, more accessible and more convenient. This could include exploring opportunities to both streamline court procedures and put some parts of the process online.

The ministry will continue to work with municipal and justice sector partners to explore these opportunities. As municipalities administer the courts that hear POA matters,

your perspective will be essential to ensuring that any changes made are fair, effective and meet the needs of Ontarians.

Should your staff need any further information please feel free to contact Jeremy Griggs, Senior Manager, POA Unit, Court Services Division at: [Jeremy.griggs@ontario.ca](mailto:Jeremy.griggs@ontario.ca) or 613-536-7253.

Sincerely,

Irwin Glasberg