

**TOWNSHIP OF ESSA
CONSENT AGENDA
WEDNESDAY, FEBRUARY 21, 2024**

A – ITEMS RECEIVED AS INFORMATION

- p. 1 1. Essa Building Department Report – January 2024.
- p. 2 2. Correspondence from the City of Greater Sudbury dated December 12, 2023, re: Amendment to the Occupational Health and Safety Act to Clarify the Definition of “Employer”.
- p. 4 3. Correspondence from the Ministry of Education dated February 5, 2024, re: Letter in Response to Essa’s Support of SCDSB Proposed New Elementary School in Angus.
- p. 6 4. Correspondence from the Town of Petrolia to ROMA Board of Directors dated February 8, 2024, re: Return to Combined ROMA and OGRA Conferences.
- p. 8 5. Correspondence from the City of Hamilton dated February 14, 2024, re: Support for the Decision of the Ontario Energy Board to End the Gas Pipeline Subsidy.
- p. 10 6. Presentation from Axxima Actuarial and Insurance Management Advisors, re: Simcoe Municipalities Insurance Pool Feasibility Study (October 2023).

B – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR ACTION

None

C – ITEMS RECEIVED AND REFERRED TO SERVICE AREA FOR REVIEW AND REPORT TO COUNCIL

None.

Jan-24

Current

Permits Issued	# Permits Issued	# Permits Issued YTD	Monthly Construction Value of Permits Issued	Construction Value of Permits Issued YTD	Monthly Building Permit Fees	Building Permit Fees YTD
Residential	14	14	\$3,942,616.00	\$3,942,616.00	\$42,894.80	\$42,894.80
Commercial	2	2	\$417,400.00	\$417,400.00	\$6,132.00	\$6,132.00
Industrial	1	1	\$4,000,000.00	\$4,000,000.00	\$9,473.00	\$9,473.00
Institutional	1	1	\$20,000.00	\$20,000.00	\$200.00	\$200.00
Public Utilities		0		\$0.00		\$0.00
Agricultural		0		\$0.00		\$0.00
TOTAL	18	18	\$8,380,016.00	\$ 8,380,016.00	\$58,699.80	\$ 58,699.80
Y.O.Y.	24	24	\$4,271,662.00	\$4,271,662.00	\$35,448.42	\$35,448.42
						65.59%

NEW SFD CONSTRUCTION

Dwelling Units Created

Type	Current Month	YTD	Dwelling Const. Value	Dwelling Const. Value YTD
SFD/SEMI/ROW	8	8	\$2,977,616.00	\$2,977,616.00
Mult Res Bldgs		0		\$0.00
Accessory Apt within Existing Res Bldg		0		\$0.00
TOTAL	8	8	\$2,977,616.00	\$2,977,616.00
Y.O.Y	5	5	\$1,473,577.00	\$1,473,577.00
	60.00%	60.00%	102.07%	102.07%

Reviewed by Chief Building Official:





December 12, 2023

Sent Via Email

Municipalities of Ontario

Re: Amendment to the Occupational Health and Safety Act to Clarify the Definition of "Employer"

The following resolution was passed by Council of the City of Greater Sudbury on December 5, 2023:

PO BOX 5000 STN A
200 BRADY STREET
SUDBURY ON P3A 5P3

CP 5000 SUCC A
200, RUE BRADY
SUDBURY ON P3A 5P3

705.671.2489

www.greatersudbury.ca
www.grandsudbury.ca

CC2023-303: WHEREAS in 2015 the City of Greater Sudbury (the "City") entered into a contract with a contractor experienced in road construction projects to complete a project on Elgin Street in the City's downtown core;

AND WHEREAS the contract provided that the contractor would be the constructor for the project as that term is defined in the Occupational Health and Safety Act (the "Act");

AND WHEREAS an employee of the constructor operating a grader on the project struck and killed a pedestrian;

AND WHEREAS the City was charged with offences under the Act as the constructor and the employer;

AND WHEREAS after being acquitted at trial and on appeal, the Ontario Court of Appeal, in a decision issued on April 23, 2021, found the City to be liable for contraventions of the Construction Regulations as an employer as it employed quality control inspectors to monitor the quality of work on the project from time-to-time;

AND WHEREAS the Supreme Court of Canada, in a decision issued on November 10, 2023, was evenly divided 4-4 on the issue resulting in dismissal of the City's appeal;

AND WHEREAS the consequence of this decision is that municipalities in Ontario, as well as all other owners of property in the province, who wish to undertake construction, are subject to being charged and convicted as an employer for offences in relation to project sites for which they have no control and have, in accordance with the Act, contracted with an entity to assume plenary oversight and authority over the work on such site as the constructor; AND WHEREAS the potential of an owner being charged as an employer as that term is defined in the Act in circumstances where it has engaged a constructor disregards and renders meaningless the owner-constructor provisions contained in the Act and presents an unacceptable level of increased risk and confusion for owners and contractors throughout the province;

AND WHEREAS the City believes that the safety of workers is paramount however the safety of workers on construction projects in Ontario is not increased by placing liability on parties that do not have control of and are not responsible for the conduct of the work on such sites;

NOW THEREFORE BE IT RESOLVED THAT the Council for the City of Greater Sudbury requests that the province amend the Occupational Health and Safety Act to clarify the definition of "employer" to exclude owners that have contracted with a constructor for a project;

AND BE IT FURTHER RESOLVED THAT this motion be provided to the Honourable Doug Ford, Premier of Ontario, the Honourable David Piccini, Minister of Labour, Immigration, Training and Skills Development, the Honourable Paul Calandra, Minister of Municipal Affairs and Housing, France Gelin, MPP for Nickel Belt, Jamie West, MPP for Sudbury, the Association of Municipalities of Ontario, the Federation of Northern Ontario Municipalities, Ontario's Big City Mayors, Mayors and Regional Chairs of Ontario, Northern Ontario Large Urban Mayors, the Council of Ontario Construction Associations, the Ontario Chamber of Commerce and all Ontario municipalities.

Yours truly,



Brigitte Sobush
Manager of Clerk's Services/Deputy City Clerk

- c. Members of City Council
Eric Labelle, City Solicitor and Clerk

Ministry of Education

Ministère de l'Éducation

Capital and Business Support
Division

Division du soutien aux
immobilisations et aux affaires

315 Front Street West
15th Floor
Toronto ON M7A 0B8

315, rue Front Ouest
15^e étage
Toronto (Ontario) M7A 0B8

157-2023-9411

February 5, 2024

Your Worship Sandie Macdonald
Mayor
Corporation of the Township of Essa
5786 County Road 21
Utopia, ON L0M 1T0

Dear Mayor Sandie Macdonald,

Thank you for your letter dated November 17, 2023, to the Honourable Stephen Lecce, Minister of Education, regarding your support of Simcoe County District School Board's proposed new elementary school in Angus, Essa Township, ON. Your letter has been forwarded to me and I appreciate the opportunity to respond.

Schools are critical infrastructure and are an essential part of supporting student achievement. The Ministry of Education (ministry) is committed to supporting the development and construction of capital projects to provide healthy, safe, and accessible learning environments for students and work environments for staff.

As you may be aware, on August 14, 2023, the ministry launched the 2023-24 round of the Capital Priorities Grant Program. It is through this program that the government provides funding for capital projects that address the need for new or expanded schools to address local accommodation pressures; renovate or replace schools due to their condition; address the needs of under-served French-language rights holders; and create new child care spaces in schools.

The deadline for school boards to submit their priority projects was October 20, 2023. The ministry is currently reviewing all business cases submitted to the ministry and anticipates an announcement in Winter 2024.

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Mayor Sandie Macdonald

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Thank you again for taking the time to write.

Sincerely,

Didem Proulx
Assistant Deputy Minister
Capital and Business Support Division

February 8, 2024

Rural Ontario Municipal Association
Attn: Board of Directors
Via email roma@roma.on.ca

Ontario Good Roads Association
Attn: Board of Directors
Via email info@goodroads.ca

Via email

RE: return to combined ROMA and OGRA conferences

Dear ROMA & OGRA Board of Directors,

During the February 5, 2024 regular meeting of council, council in response to a notice of motion from Deputy Mayor Joel Field the following resolution passed:

MOVED: Bill Clark

SECONDED: Chad Hyatt

WHEREAS as a past attendee of combined conferences, it makes great sense for the OGRA & ROMA conferences to be returned to a combined conference effort, not only financially for the municipality but also for availability for participation of members of Council and staff; and

WHEREAS these conferences afford a vital opportunity for delegations with members of our provincial parliament, returning to a combined conference provides a better respect to their availability and participation; and

WHEREAS during the 2019 OGRA conference AGM a resolution was passed regarding the re-establishment of an annual combined conference for both OGRA & ROMA; and

WHEREAS it is understandable that little movement has happened since the resolution at the 2019 OGRA conference AGM was passed, due to delays of the COVID-19 pandemic; and

WHEREAS not all persons who wish to attend can do so in person, that a hybrid participation option be considered for the sessions;

NOW THEREFORE BE IT RESOLVED that the Council of the Town of Petrolia call upon both the ROMA & OGRA boards to re-establish a combined OGRA & ROMA annual conference.

FURTHERMORE that this resolution be forwarded to Premier Doug Ford, Minister Paul Calandra, MPP Bob Bailey and be circulated to Municipalities of Ontario; as amended

Carried

Phone: (519)882-2350 • Fax: (519)882-3373 • Theatre: (800)717-7694

411 Greenfield Street, Petrolia, ON, N0N 1R0

www.town.petrolia.on.ca



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Kind regards,

Original Signed

Mandi Pearson
Clerk/Operations Clerk

cc:

Premier Doug Ford premier@ontario.ca
Hon. Paul Calandra Paul.Calandra@pc.ola.org
MPP Bob Bailey, Sarnia-Lambton bob.bailey@pc.ola.org
Ontario Municipalities

Phone: (519)882-2350 • Fax: (519)882-3373 • Theatre: (800)717-7694

411 Greenfield Street, Petrolia, ON, N0N 1R0

www.town.petrolia.on.ca





OFFICE OF THE MAYOR
CITY OF HAMILTON

VIA: Email

The Honourable Doug Ford
Premier of Ontario
premier@ontario.ca

The Honourable Todd Smith, M.P.P.
Minister of Energy
Todd.Smithco@pc.ola.org

The Honourable Peter Bethlenfalvy, M.P.P.
Minister of Finance
Peter.Bethlenfalvy@pc.ola.org

Colin Best
President of Association of Municipalities of Ontario
amopresident@amo.on.ca

February 14, 2024

Subject: Support for the Decision of the Ontario Energy Board to End the Gas Pipeline Subsidy

Dear Premier Ford, Ministers Smith and Bethlenfalvy, and President Best,

City Council, at its meeting held on February 14, 2024, passed the following resolution in support for the decision of the Ontario Energy Board to end the Gas Pipeline Subsidy:

WHEREAS, residents are struggling with energy bill increases and need relief;

WHEREAS, natural gas is no longer the cheapest way to heat homes because electric heat pumps are now much more efficient, can provide all heating needs even in the cold climates, and result in far lower energy bills over the long term compared to gas heating;

WHEREAS, natural gas is methane gas, which is a fossil fuel that causes approximately one-third of Ontario's GHG emissions, and must be phased out because it is inconsistent with all climate targets, while heat pumps result in the lowest GHG emissions and are consistent with a zero-carbon future;

WHEREAS, the Ontario Energy Board ("OEB") decided to end a subsidy for methane gas pipelines to be built in new construction developments, effective 2025, finding that this would lower energy bills for existing gas customers and improve

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affordability for new homebuyers, but this decision is at risk of being overturned by the provincial government;

WHEREAS, the OEB decision will help lower energy bills and encourage heating systems that are consistent with climate targets and plans;

WHEREAS, the construction of *new* methane gas pipelines, which have 60-year lifetimes, should not be subsidized because they are inconsistent with the City's climate targets and will result in higher carbon emissions, higher energy bills, higher future decarbonization retrofit costs to get off fossil fuel heating, and a continued financial drain as dollars leave the province to pay for fossil fuels extracted in other jurisdictions;

WHEREAS, Hamilton City Council declared a climate emergency in 2019;

WHEREAS, transforming our buildings by supporting actions that improve the energy efficiency and GHG profile of new buildings within the City is one of 5 low-carbon transformations from ReCharge Hamilton, the City's Community Energy and Emissions Plan (CEEP); and

WHEREAS, the City of Hamilton is actively working to support the decarbonization of heating and cooling systems in existing and future building stock within the community, as demonstrated by the Better Homes Hamilton Home Energy Retrofit Pilot Program, which will provide 0% interest loans to up to 50 Hamilton homeowners to enable them to transition away from fossil-fuel powered heating and cooling equipment to low carbon air or ground source heat pump systems.

THEREFORE, BE IT RESOLVED:

(a) That the City of Hamilton expresses its support for the decision of the Ontario Energy Board to end the gas pipeline subsidy and requests that the Ontario Government allow the decision to stand; and

(b) That this resolution be circulated to the President of Association of Municipalities of Ontario, Colin Best; Premier of Ontario, Doug Ford; Minister of Energy, Todd Smith; Minister of Finance, Peter Bethlenfalvy and all Ontario Municipalities requesting support for the proposed changes.

Sincerely,



Andrea Horwath
Mayor

CC: All Ontario Municipalities (by email)



Simcoe Municipalities Insurance Pool

Feasibility Study
October 2023

Axxima
Actuarial and Insurance Management Advisors

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Agenda

1

Background

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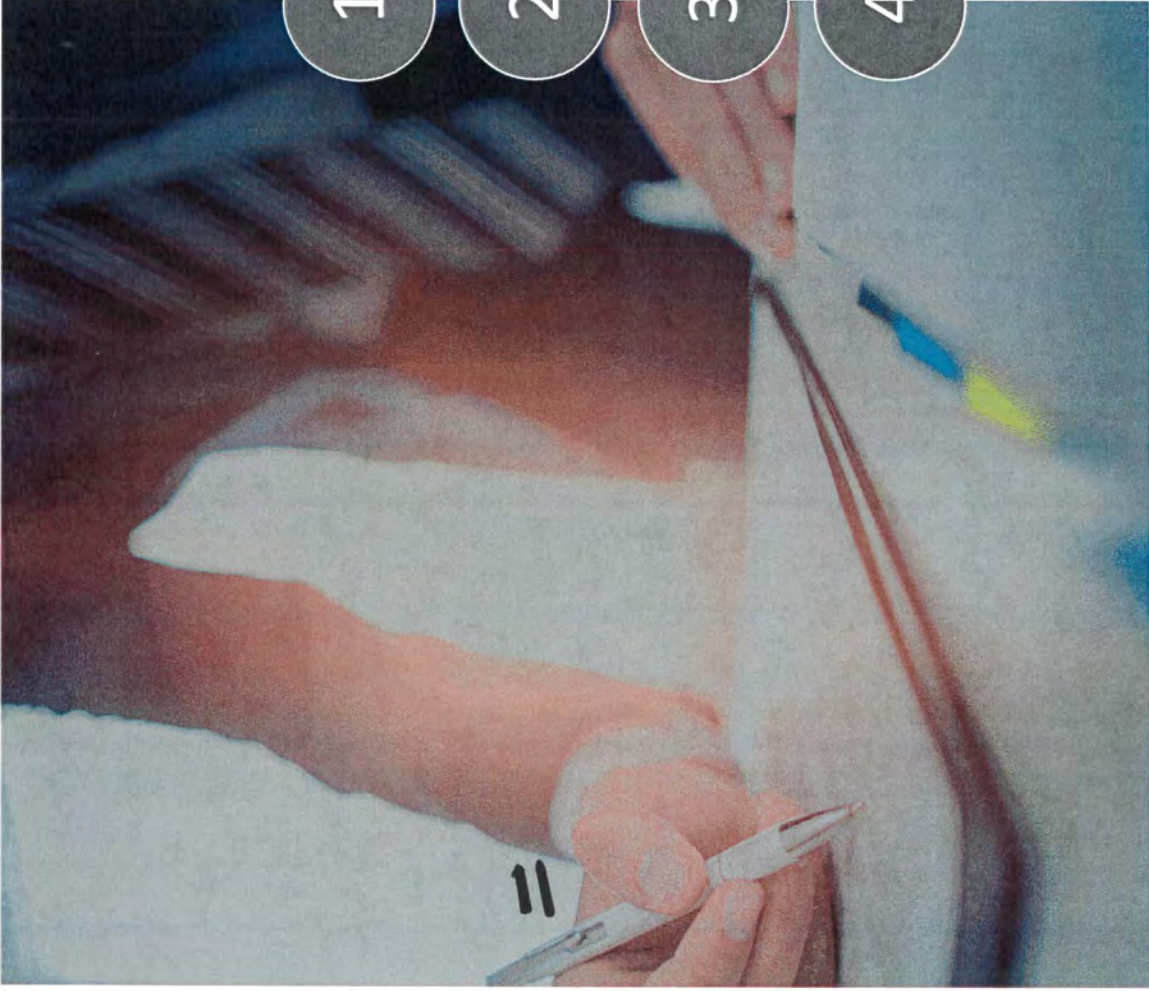
Feasibility Study

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Moving Forward

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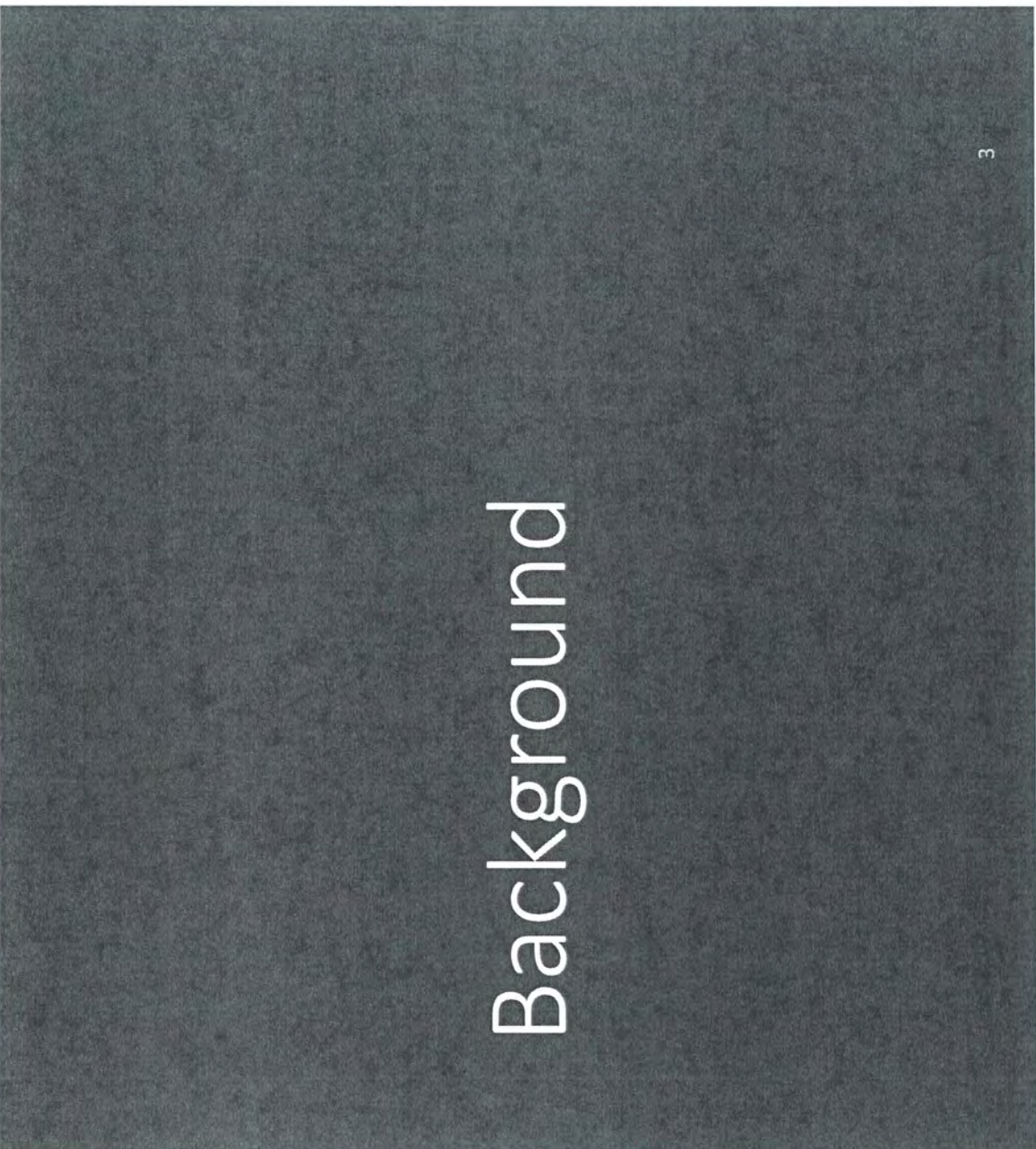
Discussion



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Background

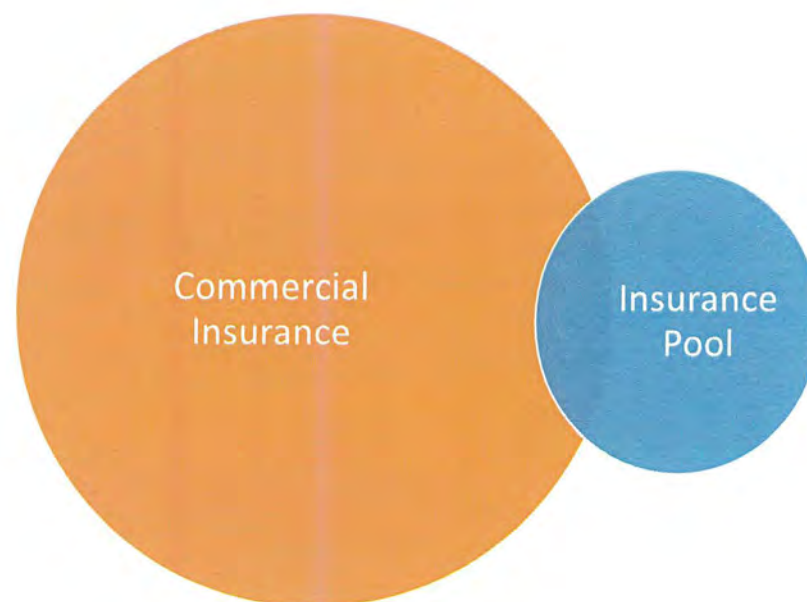


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Demystifying Insurance

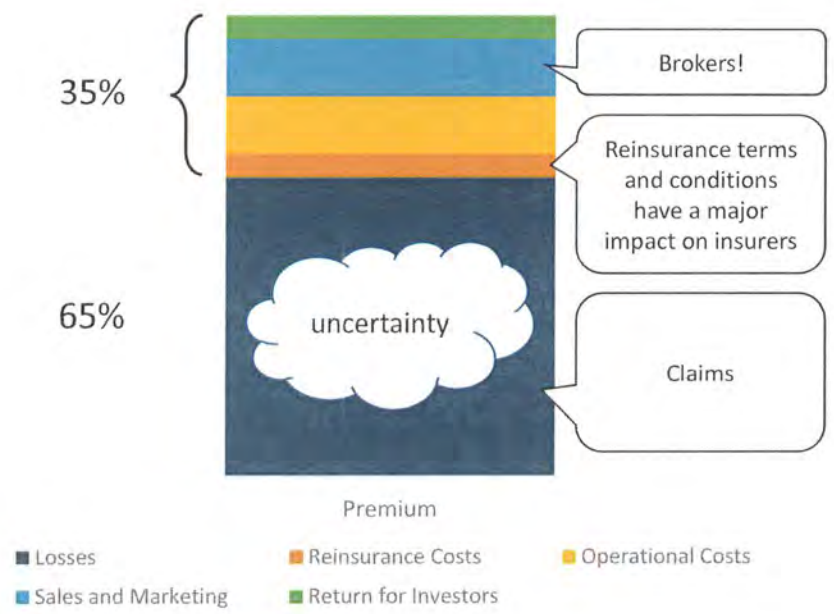
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Through the purchase of commercial insurance you are already participating in a pool



Pricing Insurance in the Commercial Market

HL



ALB



Your insurer understands your risks better than you do



Stop thinking of insurance as a commodity

Shift the mindset from being a consumer of insurance, to being a user of risk financing



Pooling is a thoughtful, deliberate solution

Loss transferred vs. loss retained
Cost of retained risk including staffing



Data = power

Good data drives good analysis



Knowledge Imbalance

Empowered by Data

61 Understand and quantify the cost of your risk and seek to optimize the price for it, retained or ceded





Historical Claims Experience

Full picture, not just losses within your retention



Policy Coverages, Limits & Retentions



Exposure Data

Clear description of properties and contents, vehicles, populations



Premiums

What does good data look like?

Timing is Everything



Insurers are fickle, and risk averse, driven by returns for investors



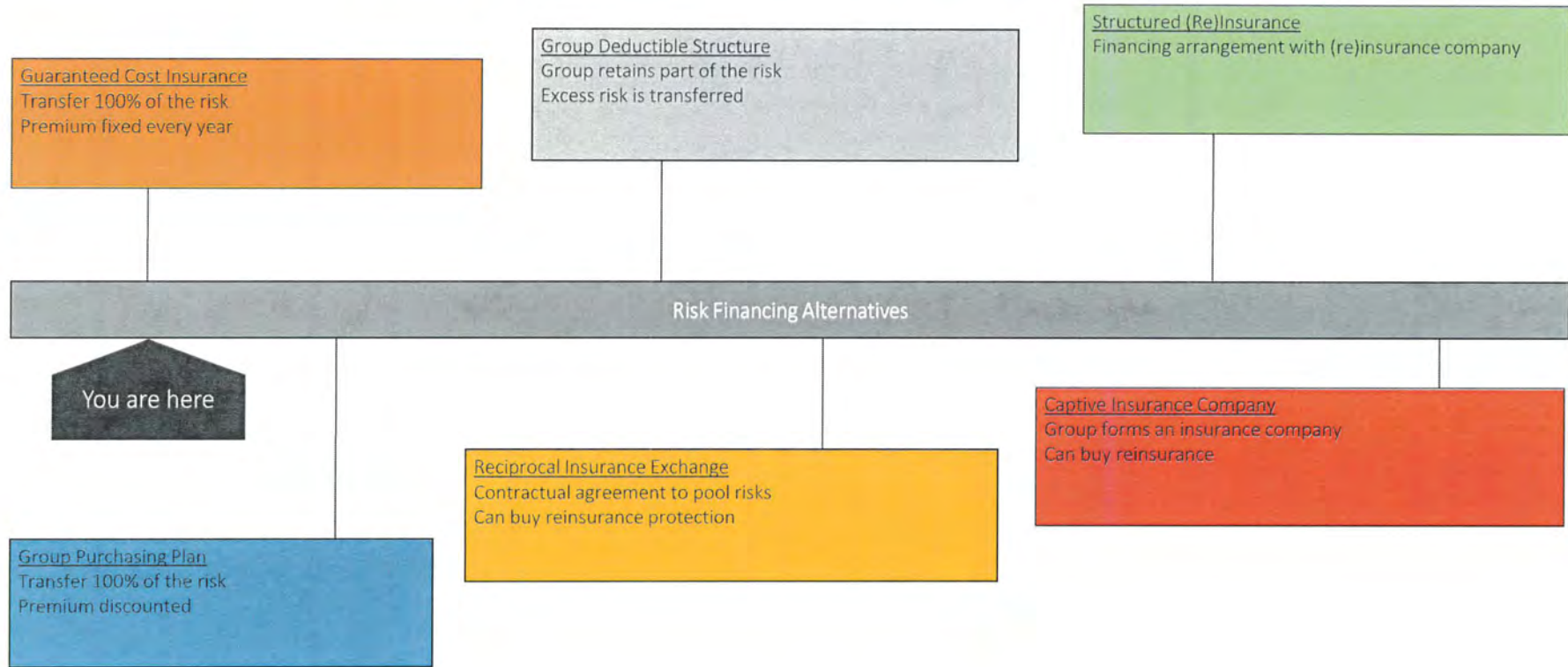
Hard market strategy - Take advantage of alternative risk transfer opportunities now, and reduce reliance on insurers



Consider alternatives – Pools, Reciprocal, Captives, and others are all alive and well

Overview of Alternative Risk Options

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Insurance Structure Comparison

Structure	Pros	Cons
Commercial Insurance and Group Purchasing Plan	Budgetary stability (premiums are known)	<p>Annual premium volatility and changes in coverages according to the cyclical insurance market</p> <p>Low incentive for the insured to work on loss prevention, which leads to increased costs in the long term</p>
Self-Insurance (Retention and Commercial Insurance for the Excess Layers)	<p>Decreases insurer friction costs (administrative costs and profits for shareholders)</p> <p>Encourages loss prevention and sound risk management (less claims = decrease in insurance costs)</p> <p>Increased control of claims, data, coverage, retention, etc.</p> <p>Less dependence on the cyclical insurance market</p>	<p>Higher fluctuations (+/-) in total retained cost from year to year; this can be effectively managed through a surplus policy</p> <p>The Pool's financial health can be threatened during catastrophic event(s); this can be mitigated by the accumulation of capital and efficient excess insurance structure design</p> <p>Need for centralized resources for Pool operations, risk management, insurance placement, etc.</p> <p>Need for capital accumulation</p>

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Opportunities for Improvement

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<p>Capturing Underwriting Profit</p>	<p>Group risk is better than broader market Capture underwriting profits used to pay for losses elsewhere and retain them</p>
<p>Cost Stability</p>	<p>Pooling allows for the stabilization of larger retentions by sharing risk and leveraging the law of large numbers - the premiums of the many, pay the losses of the few</p>
<p>Operational Efficiencies</p>	<p>Improve upon the operational cost structure under traditional insurance, e.g. Insurance broker commissions</p>
<p>Service Improvements</p>	<p>Sales process (underwriting) Claims service Risk management services</p>

Feasibility Study



Active View	Viewable	Estimated earnings
37.05%		CZK2,011.17
59.14%		CZK1,240.16
58.59%		CZK293.58
1.96%		CZK34.72
		CZK29.60
		CZK3,698.43
		CZK721.29

Data Caveats

Data was limited, and in some cases incomplete

Best efforts were made to in-fill the data using a variety of assumptions, which were reviewed on a macro level for reasonableness

There are some cases where data was excluded from this analysis because it was either incomplete or received after the analysis was finished

Our findings would not have changed with the inclusion of this data

Limitations

We have relied on the claims data provided for the preparation of this study without any audit, except to perform the checks necessary to satisfy ourselves that the information provides a reliable and sufficient basis for **estimating future claim costs**.

Future results and emergence may vary materially from the results of this study

Insurance structures, both traditional and otherwise inherently contain risks, which should be considered before moving forward with any recommendations contained in this study

Methodology

Grouping claims into major coverages for homogeneity purposes

Projection of claims to their ultimate value

Historical ultimate claims trended to “2024 dollar value”

Projections of 2024 exposures

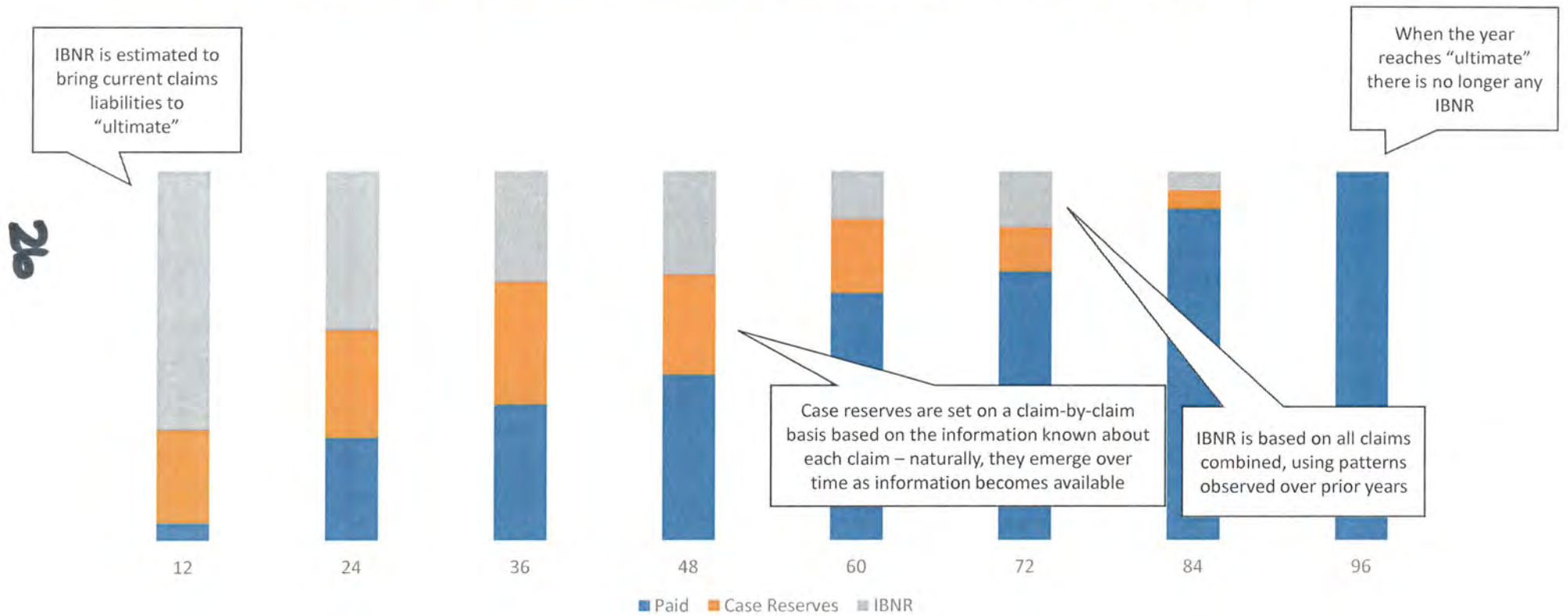
Frequency and severity distribution selections by major coverage

- Liability

- Property

- Automobile

IBNR – Illustration of a Single Policy Year



Three Major Coverages Considered



**Cyber was excluded from the analysis given the low level of information received*

Selections of Deductibles under the Pool

The deductible of each member provides an appropriate balance of taking some individual responsibility for the results of each Member's loss prevention or reduction programs, while providing the security of the risk sharing that comes from the 100% pooling for larger amounts

Deductibles were set based on

- Size of the municipality
- Historical deductible levels
- Expected loss cost level in the Municipality deductible and Pool layers



Selections of Deductibles under the Pool

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Municipality	Liability			Property			Automobile		
	2023 Population	2023 Current Deductible	Proposed Deductible	2023 TIV (in millions)	2023 Current Deductible	Proposed Deductible	2023 # of Vehicles	2023 Current Deductible	Proposed Deductible
Adjala - Tosorontio	10,994	20,000	25,000	22	10,000	10,000	89	10,000	10,000
Town of Bradford West Gwillimbury	46,131	50,000	50,000	385	25,000	50,000	123	10,000	10,000
Town of Midland	17,817	25,000	25,000	199	25,000	25,000	70	5,000	10,000
County of Simcoe	555,478	100,000	100,000	412	100,000	100,000	364	10,000	50,000
City of Orillia	32,000	50,000	50,000	312	25,000	50,000	84	5,000	10,000
Township of Tay	11,091	25,000	25,000	34	10,000	10,000	49	5,000	10,000
Town of Collingwood									
Town of New Tecumseth	48,207	50,000	50,000	366	25,000	50,000	127	10,000	10,000
Town of Penetanguishene	10,544	25,000	25,000	98	10,000	25,000	46	5,000	10,000
Township of Clearview	14,576	10,000	25,000	100	25,000	25,000	70	10,000	10,000
Township of Oro-Medonte	23,708	15,000	25,000	69	10,000	25,000	101	15,000	10,000
Township of Ramara	10,745	5,000	25,000	75	5,000	25,000	57	5,000	10,000
Township of Severn	13,837	10,000	25,000	61	25,000	25,000	57	10,000	10,000
Township of Springwater	22,939	25,000	25,000	67	10,000	25,000	91	10,000	10,000
Township of Tiny	13,455	25,000	25,000	49	10,000	10,000	84	5,000	10,000
Town of Innisfil	45,551	25,000	50,000	384	25,000	50,000	146	10,000	10,000

Proposed Pool Retention per Claim

= \$500,000 - Proposed Deductible

Pool Layer = Losses between the municipality deductible and \$500,000

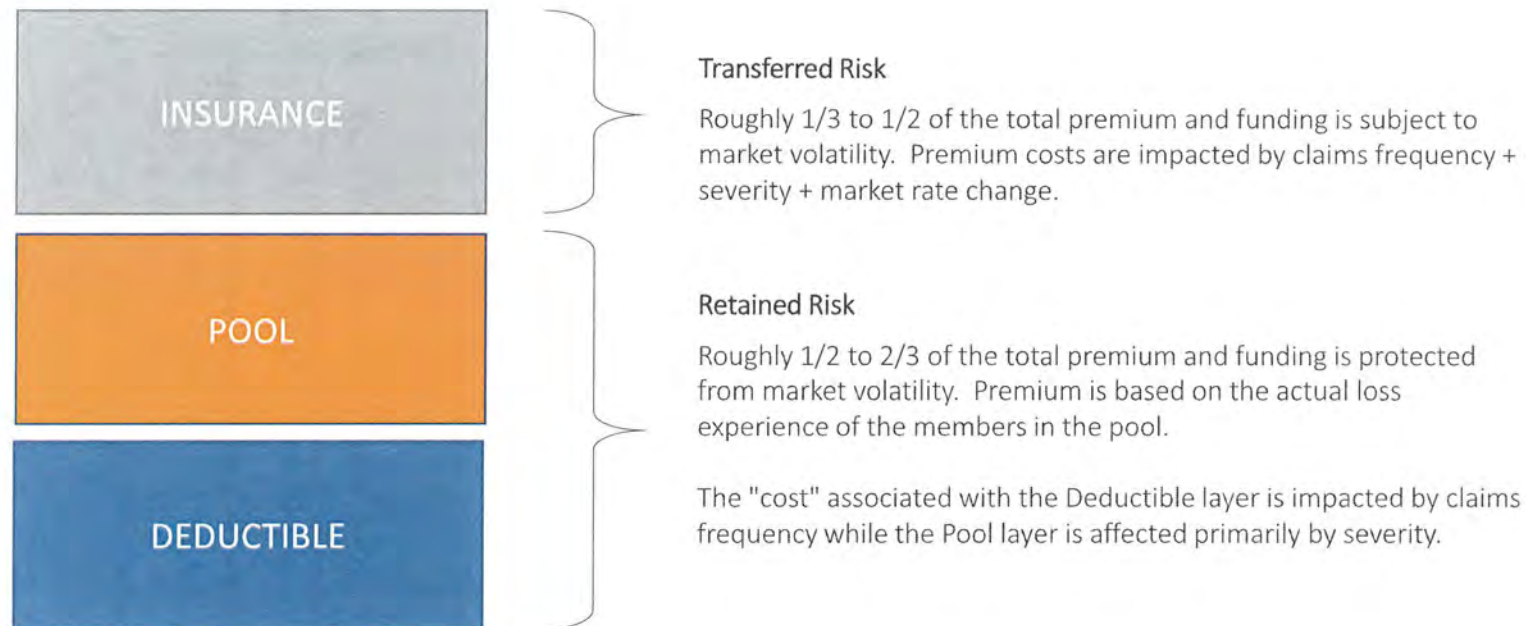
2024 Projected Losses

We run 100,000 simulations of a Monte Carlo model with each frequency & severity assumption for each major coverage, deductible and municipality and obtain the following:

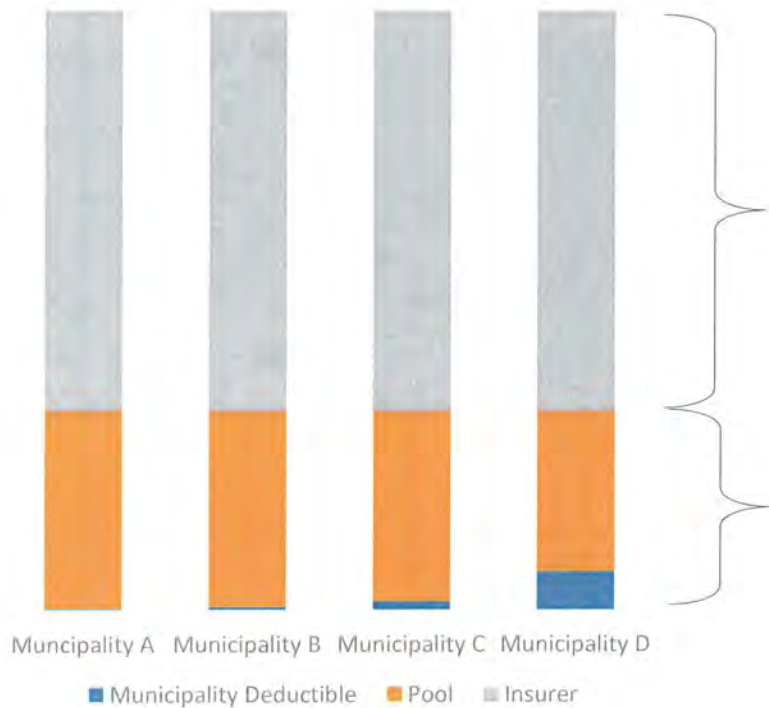
Simulated Counts and Expected Losses under the Proposed Structure

Retention Level	2024
Non-zero Claim Count	114
Municipality Deductible	\$2,198,290
Pool Losses	\$3,935,683
Excess Insurer Losses	\$2,005,660
Total	\$8,139,633

Pool Structure Illustration # 1 – Premiums & Funding



Pool Structure Illustration # 2 – Per Claim Loss



Transferred Risk

Each municipality has access to the same limits from the program policies for catastrophes and large events.

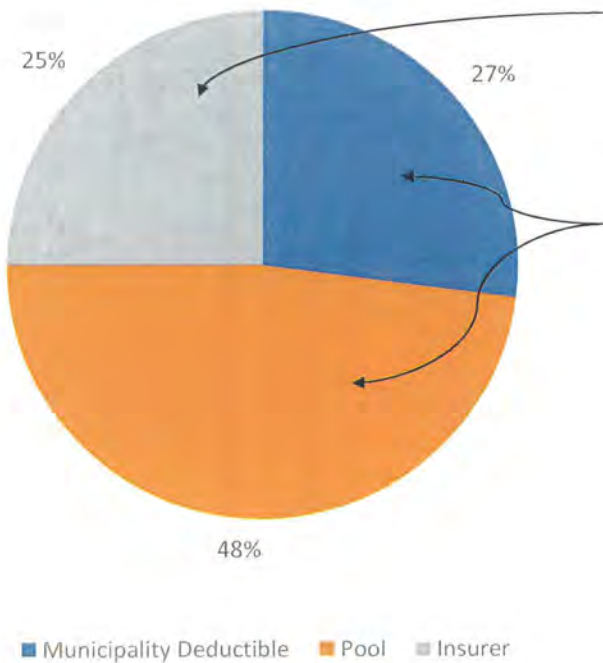
Premiums are allocated by municipality size, exposure, and risk profile (i.e. loss experience) through a funding allocation model developed with input from the pool members.

Retained Risk

Each municipality retains risk directly through their municipality deductible and pools risk above their deductible.

The municipality deductibles should be appropriate for each municipalities to balance the cost/benefit of the pool for all members – i.e. to create fairness across the members.

Pool Structure Illustration # 3 – Expected Annual Loss



Transferred Risk

The actual risk transferred will be small relative to the cost, as the insurance is largely being purchased as “stop loss”, i.e. for catastrophes.

Retained Risk

Should represent the vast majority of losses between the municipality and pool deductibles, these are your “typical” losses, and best retained for maximum cost savings – Why pay insurer friction costs (profit and admin) on losses easily managed by the group and individuals through the pool structure.

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Projections During Set-Up Phase – Expected Mean Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Status quo Structure			Pool Structure								
	Discounted Losses under Municipality Deductible	Projected Insurance Premium	Total Insurance Cost	Discounted Losses under Municipality Deductible	Discounted Losses under the Pool Retention	Risk Margin	Operating Expenses	Surplus Contribution	Excess Insurance Premium	Total Insurance Cost	\$ Difference	% Difference
Base Scenario	1,532,584	18,122,385	19,654,969	1,842,914	3,332,821	691,797	1,500,000	1,500,000	7,110,472	15,978,005	(3,676,964)	(19%)
Optimistic Scenario	1,466,579	17,216,265	18,682,845	1,769,872	3,076,963	638,689	1,250,000	1,500,000	6,754,949	14,990,473	(3,692,372)	(20%)
Pessimistic Scenario	1,721,288	19,934,623	21,655,911	2,057,169	4,024,618	835,394	1,750,000	1,500,000	8,888,090	19,055,272	(2,600,639)	(12%)

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The set-up phase is the initial period where a new pool needs to inject and accumulate capital to manage the potential claims volatility

Assuming a \$1.5M administrative cost and a \$1.5M capital injection, at the mean level, 19% or \$3.7M is the expected savings

An optimistic and pessimistic scenario are also presented, and savings grows to 20% and shrinks to 12% under those respective scenarios

The excess insurance cost model is expected to generate a 28% loss ratio for the excess insurer. Having said that, the pricing would need to be tested in the market



Projections at Maturity – Expected Mean Level

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Status quo Structure			Pool Structure								
	Discounted Losses under Municipality Deductible	Projected Insurance Premium	Total Insurance Cost	Discounted Losses under Municipality Deductible	Discounted Losses under the Pool Retention	Risk Margin	Operating Expenses	Surplus Contribution	Excess Insurance Premium	Total Insurance Cost	\$ Difference	% Difference
Base Scenario	1,532,584	18,122,385	19,654,969	1,842,914	3,332,821	691,797	1,500,000	0	7,110,472	14,478,005	(5,176,964)	(26%)
Optimistic Scenario	1,466,579	17,216,265	18,682,845	1,769,872	3,076,963	638,689	1,250,000	0	6,754,949	13,490,473	(5,192,372)	(28%)
Pessimistic Scenario	1,721,288	19,934,623	21,655,911	2,057,169	4,024,618	835,394	1,750,000	0	8,888,090	17,555,272	(4,100,639)	(19%)



Assuming surplus is built up to required levels, no further contributions are required, and additional savings of \$1.5M are therefore expected

Savings are further increased to between 19% to 28%, with the expected savings being in the higher end of the range at 26%

Conclusion

Analysis shows significant savings could be achieved under a Municipal Insurance Pool even during the set-up phase

of

At maturity and over the long term, the savings are even more material

Additional benefits from isolation of the commercial market cycle are not illustrated



37 Success Criteria

Successful implementation will require commitment from the municipalities and the ability to secure market support for the Pool from commercial insurers through excess and/or stop loss protection



⌘ Moving Forward

- Develop detailed implementation plan with timelines (6-8 months)
- Prepare formal business plan
- Decide which lines of coverage will be included in the Pool
- Conduct RFP to solicit a proposal for excess and/or stop loss protection
- Develop Pooling Agreement
- Determine operational requirements
- Determine Pool funding allocation
- Design policy wordings
- Present final terms for council approval by each municipality

Discussion

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Ab

