

**Monday, December 04, 2017**

**Members Present:** City Councillor G. Dhillon – Wards 9 and 10, **Chair**  
City Councillor P. Fortini – Wards 7 and 8, **Vice-Chair**

**Broker Representatives:**

Milton Bhangoo  
Makhan Dhoother  
Joe Farrugia  
Avtar Grewal

**Plate Owner Representatives:**

Louis Gotzamanis  
Amarjit Grewal  
Zafar Tariq  
Jaswant Uppal

**Driver Representatives:**

Daljit Gill  
Lynn Slade

**Citizen Representatives:** nil

**Members Absent:** Rajinder Rai, Driver Representative (regrets)  
Ravinder Chahal, Citizen Representative  
Sushil Ninawat, Citizen Representative (regrets)  
Raymond Shaver, Accessibility Advisory Committee  
Representative (regrets)

**Staff Present:** J. Pittari, Commissioner, Corporate Services  
P. Morrison, Director, Enforcement and By-law Services,  
Corporate Services  
J. Bisson, Manager, Licensing Enforcement, Corporate  
Services  
C. Gravlev, Deputy City Clerk, Office of the Chief  
Administrative Officer  
S. Pacheco, Legislative Coordinator, Office of the Chief  
Administrative Officer

**Minutes  
Taxicab Advisory Committee**

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The meeting was called to order at 2:08 p.m. and adjourned at 3:39 p.m.

**1. Approval of Agenda**

The following motion was considered.

TC046-2017 That the agenda for the Taxicab Advisory Committee Meeting of December 4, 2017 be approved, as printed and circulated.

Carried

**2. Declarations of Interest under the Municipal Conflict of Interest Act – nil**

**3. Previous Minutes**

**3.1. Minutes – Taxicab Advisory Committee – October 23, 2017**

The minutes were considered by Committee of Council on November 1, 2017 and the recommendations were approved by Council on November 8, 2017. The minutes were provided for Committee's information.

**4. Delegations/Presentations**

**4.1. Possible Delegations, re: **Notice of Intention to Amend Mobile Licensing By-law 67-2014, Appendix I – Formula for the Issuance of Taxicab Owner's Licences (Plates) from the Priority List.****

In response to an inquiry from the Chair, a member of the taxicab industry expressed an interest in delegating Committee on this matter.

In response to a question from the delegation, J. Bisson, Manager, Licensing Enforcement, Corporate Services, advised that information regarding the number of plates to be issued will be provided at the next Taxicab Advisory Committee meeting on February 27, 2018.

The following motion was considered.

TC047-2017 That the delegation from a member of the Taxicab Industry, to the Taxicab Advisory Committee Meeting of December 4, 2017, re: **Notice of Intention to Amend Mobile Licensing By-law 67-2014, Appendix I – Formula for the Issuance of Taxicab Owner's Licences (Plates) from the Priority List** be received.

Carried

**Minutes**  
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**5. Reports**

- 5.1. Report from J. Bisson, Manager, Licensing Enforcement, Corporate Services, dated November 20, 2017, re: **The Review of the Formula for the Issuance of Taxicab Owner's Licences (Plates) from the Priority List.**

J. Bisson, Manager, Licensing Enforcement, Corporate Services, provided information regarding the workshop conducted to review the plate issuance formula with the Taxicab Advisory Committee (TAC) and interested industry members. Mr. Bisson advised that the majority of participants were in support of continuing with the current formula and added that staff is recommending the removal of the hotel occupancy rate factor, as this statistic is no longer collected by the Greater Toronto Hotel Association.

Committee discussion on this matter included:

- Timelines and consultation process for review of the formula
- Information from staff regarding the selection of workshop participants
- Indication from staff that the hotel occupancy rate factor will not be replaced at this time
- Indication that a majority of workshop participants were in favor of continuing with the current formula
- Number of plates issued in 2016 and public notice requirement for the issuance of plates
- Transparency of the application of the formula and confirmation from staff that all documentation used to determine the formula is provided to the TAC
- Request that staff provide the results of the formula (i.e. number of plates to be issued) as soon as possible
- Concerns regarding the proposed timeline for issuing plates in 2018
- Suggestion that the current formula be applied for the issuance of 2017 plates and that the recommended changes to the formula be applied in 2018
- Indication from staff that the results of the formula will be reported to Committee of Council on January 17, 2018, at which time the public will have the opportunity to delegate on this matter
- Clarification from staff that:
  - the removal of the hotel occupancy rate from the formula factor criteria is the only change recommended by staff
  - the TAC can provide input and recommend changes to the formula
- Information regarding the next steps if the staff recommendations are approved by TAC

The following motion was considered.

**Minutes  
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- TC048-2017
1. That the report from J. Bisson, Manager, Licensing Enforcement, Corporate Services, dated November 20, 2017, to the Taxicab Advisory Committee Meeting of December 4, 2017, re: **The Review of the Formula for the Issuance of Taxicab Owner's Licences (Plates) from the Priority List** be received; and
  2. That a by-law be passed to amend Mobile Licensing By-law 67-2014, as amended, to effect the recommended changes identified within the report titled "The Review of the Formula for the Issuance of Taxicab Owner's Licences (Plates) from the Priority List".

Carried

**6. Other/New Business**

- 6.1. Referral of Committee of Council Recommendations to the Taxicab Advisory Committee, re: **Proposed Amendments to the Mobile Licensing By-law.**

C. Gravlev, Deputy City Clerk, explained that the matter relating to the proposed increase to the Taxicab/Accessible Taxicab Owner Renewal Fee was referred by Council to the Taxicab Advisory Committee for further discussion and consideration.

Committee discussion took place with respect to the following:

- Concern regarding the impact of the annual CPI increase on the Taxicab/Accessible Taxicab Owner Renewal Fee
- Clarification from staff that the proposed increase was based on cost recovery for the City of Brampton
- Options to review and adjust the taxicab meter rate to align with CPI increases
- Suggestion that the CPI not be applied on an annual basis
- Information from staff regarding the projected reduction in the City's revenues resulting from the recent changes to licensing fees
- Suggestion that the Taxicab/Accessible Taxicab Owner Renewal Fee be increased to \$430

The following motion was considered.

- TC049-2017 That, it is the position of the Taxicab Advisory Committee that the proposed Taxicab/Accessible Taxicab Owner - Renewal Fee be increased from \$410 to \$430.

Carried

**Minutes  
Taxicab Advisory Committee**

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7. **Correspondence** – nil
8. **Information Items** – nil
9. **Question Period** – nil
10. **Public Question Period** – nil
11. **Adjournment**

The following motion was considered.

TC050-2017      That the Taxicab Advisory Committee do now adjourn to meet again on Tuesday, February 27, 2017 at 2:00 p.m. or at the call of the Chair.

Carried

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**City Councillor G. Dhillon, Chair**



### Delegation Request

For Office Use Only: Meeting Name: Meeting Date:
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Please complete this form for your request to delegate to Council or Committee on a matter where a decision of the Council may be required. Delegations at Council meetings are generally limited to agenda business published with the meeting agenda. Delegations at Committee meetings can relate to new business within the jurisdiction and authority of the City and/or Committee or agenda business published with the meeting agenda. **All delegations are limited to five (5) minutes.**

Attention: City Clerk's Office, City of Brampton, 2 Wellington Street West, Brampton ON L6Y 4R2  
 Email: [cityclerksoffice@brampton.ca](mailto:cityclerksoffice@brampton.ca) Telephone: (905) 874-2100 Fax: (905) 874-2119

Meeting:  City Council  Planning and Development Committee  
 Committee of Council  Other Committee:

Meeting Date Requested:  Agenda Item (if applicable):

Name of Individual(s):

Position/Title:

Organization/Person being represented:

Full Address for Contact:  Telephone:   
 Email:

<b>Subject Matter to be Discussed:</b>	Understanding the new Commercial Insurance coverages for Ride Share
<b>Action Requested:</b>	Receive for Information

A formal presentation will accompany my delegation:  Yes  No  
 Presentation format:  PowerPoint File (.ppt)  Adobe File or equivalent (.pdf)  
 Picture File (.jpg)  Video File (.avi, .mpg)  Other:

Additional printed information/materials will be distributed with my delegation:  Yes  No  Attached

**Note:** Delegates are requested to provide to the City Clerk's Office **well in advance of the meeting date:**  
 (i) 25 copies of all background material and/or presentations for publication with the meeting agenda and /or distribution at the meeting, and  
 (ii) the electronic file of the presentation to ensure compatibility with corporate equipment.

**Submit by Email**

Once this completed form is received by the City Clerk's Office, you will be contacted to confirm your placement on the appropriate meeting agenda.

Personal information on this form is collected under authority of the Municipal Act, SO 2001, c.25 and/or the Planning Act, R.S.O. 1990, c.P.13 and will be used in the preparation of the applicable council/committee agenda and will be attached to the agenda and publicly available at the meeting and on the City's website. Questions about the collection of personal information should be directed to the Deputy City Clerk, Council and Administrative Services, 2 Wellington Street West, Brampton, Ontario, L6Y 4R2, tel. 905-874-2115.

## **Insurance Coverage for Ride Sharing**

Pete Karageorgos, FCIP, FLMI, CRM  
Director, Consumer & Industry Relations

February 27, 2018



# About Insurance Bureau of Canada

- National association for Canada's private home, auto, business insurers
- Established in 1964
- IBC members represent 90% of Canadian market





Financial Services  
Commission  
of Ontario



# Ride-Sharing

Ride-sharing services use an online app to connect passengers with drivers using their personal vehicles. **Sounds simple, right?** But the services may significantly impact your insurance coverage.

## Ride-Sharing Drivers & Passengers:

The standard Ontario Automobile Policy **excludes coverage** when the automobile is used to carry paying passengers or used as a taxi.

## Protect yourself as a user

You may not be protected against certain **damages, losses and liabilities**. Know if you're covered — **ask your driver**.

## Protect yourself as a driver

If you are intending to participate in a ride-sharing service as a driver, you should **check with your auto insurance representative** to ensure you have proper insurance that protects the driver, passenger and others.



It's also a good idea to seek independent legal advice **before you sign on**.

**Ensure you are fully informed before participating in a ride-sharing service.**



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[www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca)

# Regulations

- Financial Services Commission of Ontario
  - Regulates Auto Insurance
  - Approves Insurer Filings
- <https://www.fsco.gov.on.ca/en/auto/Pages/ridesharing-info.aspx#fsco>













## Ridesharing and auto insurance in Ontario

Ridesharing services use mobile apps to connect paying passengers with drivers who use their personal vehicles. Sounds simple, right? But do you have the proper insurance coverage?

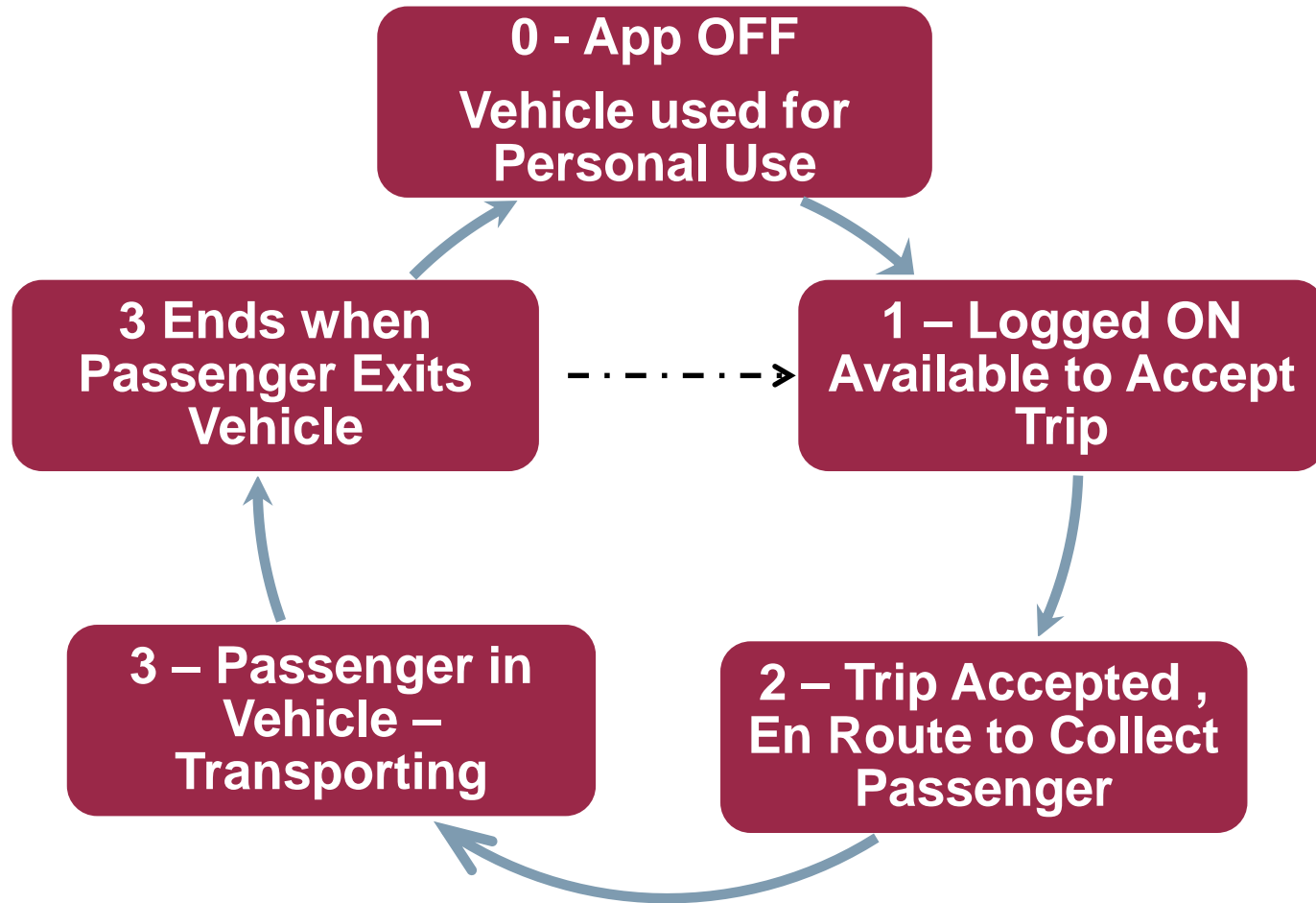
- **FSCO-approved insurance coverage for certain ridesharing drivers, passengers and vehicle owners**
- **What about other ridesharing platforms?**
- **Important information for ridesharing drivers and vehicle owners**
- **Important information for ridesharing passengers**
- **Learn more**

### FSCO-approved insurance coverage for certain ridesharing drivers, passengers and vehicle owners

The Superintendent of the Financial Services Commission of Ontario (FSCO) has approved fleet auto insurance coverage for the following ridesharing companies:

- **Uber**  – policy provided by **Intact Insurance**  – came into effect on July 7, 2016
- **RideCo**  – policy provided by **Northbridge Insurance**  – came into effect on December 1, 2016
- **InstaRyde**  – policy provided by **Northbridge Insurance**  – came into effect on October 1, 2017
- **Facedrive**  – policy provided by **Northbridge Insurance**  – came into effect on October 1, 2017
- **ecoRIDES**  – policy provided by **Northbridge Insurance**  – came into effect on November 21, 2017
- **Lyft**  - policy provided by **Aviva Insurance Company of Canada**  - came into effect on November 10, 2017

# Ridesharing Phases



# Coverages

Phase 0 App OFF	Phase 1 App ON	Phase 2 Trip Accepted	Phase 3 Passenger in Vehicle
Primary Personal Auto Policy*	<ul style="list-style-type: none"> <li>• \$1M Third Party Liability</li> <li>• Standard Accident Benefits</li> </ul>	<ul style="list-style-type: none"> <li>• \$2M Third Party Liability</li> <li>• Standard Accident Benefits</li> </ul>	
* Primary Insurer must be notified & permits ridesharing use			

## **Insurance Coverage for Ride Sharing**

Pete Karageorgos, FCIP, FLMI, CRM  
Director, Consumer & Industry Relations

February 27, 2018

