

# AGENDA

Thursday, July 13, 2023 at 6:30 PM

*Board Meeting Via Zoom Video Conference*



- 
1. **CALL MEETING TO ORDER.**
  2. **TRADITIONAL LAND ACKNOWLEDGMENT.**
  3. **DISCLOSURE OF PECUNIARY INTEREST.**
  4. **APPROVAL OF MINUTES:**
    - 4.1 June 8, 2023
  5. **DEPUTATIONS & PRESENTATIONS.**
  6. **REPORTS:**
    - 6.1 Chair
    - 6.2 Chief Administrative Officer
    - 6.3 Chief Financial Officer
  7. **OUTSTANDING ISSUES.**
  8. **NEW BUSINESS:**
    - 8.1 DSSAB Insurance Renewal
    - 8.2 Adjustment to LHC Board for 2023
    - 8.3 2023 NOSDA AGM Resolutions
    - 8.4 Audited Financial Statements
  9. **IN-CAMERA: 2**

THAT pursuant to Section 38 of the District of Parry Sound Social Services Administration Board's Procedural Rules, the Board moves to an In-Camera session in order to address matters pertaining to:

    - v) an opinion of the Board's solicitor, disclosure of which would not be in the public interest; and
    - vi) a decision concerning negotiations for an agreement or contract between the Board and a third party
  10. **CORRESPONDENCE:**
    - 10.1 DSSAB Letter of Support re: Powassan & Area Family Health Team Primary Care Expansion Expression of Interest
    - 10.2 DSSAB Letter of Support re: Parry Sound Family Health Team IPC EOI Application
    - 10.3 DSSAB Letter of Support re: Sundridge Medical Centre
    - 10.4 DSSAB Letter of Support re: Service Expansion for the WPSHC Rural Nurse Practitioner Led Clinic Sites
    - 10.5 West Parry Sound OPP Domestic Report for June 2023
    - 10.6 The Labour Market Group Monthly Jobs Report - May 2023
    - 10.7 The Labour Market Group Labour Focus – June 2023

**11. ADJOURNMENT.**

# MEETING MINUTES

Thursday, June 8, 2023 at 6:30 PM

Board Meeting via Zoom Video Conference



## Board Members Present:

Jerry Brandt      Teresa Hunt  
Teri Brandt      Ted Knight  
Janice Bray      Tom Lundy  
Ted Collins      Jamie McGarvey  
Joel Constable   Peter McIsaac  
Mike Dell      Sharon Smith  
Gail Finsson      Rick Zanussi

## Board Members Absent:

## Staff:

Jennifer Harris, Administrative Officer  
Shannon Johnson, CFO  
Pam Nelson, Director of Housing & Child Care Service Management  
Tammy MacKenzie, CAO

## Guests:

Sarah Bissonette  
Lisa Cook

### **1. CALL MEETING TO ORDER:**

The meeting was called to order by the Board Chair, Rick Zanussi at 6:30 PM.

### **2. TRADITIONAL LAND ACKNOWLEDGMENT.**

### **3. DISCLOSURE OF PECUNIARY INTEREST.**

### **4. APPROVAL OF MINUTES:**

4.1 May 11, 2023

***Resolution 23 06 01***

**CARRIED**

*Moved by Sharon Smith*

*Seconded by Teri Brandt*

“THAT the Board meeting minutes of Thursday, May 11, 2023 be approved as presented.”

### **5. DEPUTATIONS & PRESENTATIONS.**

### **6. REPORTS:**

6.1 Chair

Area 4 representative will hopefully be approved shortly; just waiting on one municipality to pass a motion.

6.2 Chief Administrative Officer

Ms. MacKenzie was available to take any questions regarding the CAO report. Thanked Ms. Nelson, her team and community partners on collaborating together to create the Housing & Homelessness Annual Report.

6.3 Chief Financial Officer

Financial report was presented and reviewed by Ms. Johnson.

Ms. Bray joined the meeting at 6:42 PM

**7. OUTSTANDING ISSUES.**

**8. NEW BUSINESS:**

8.1 District of Parry Sound Housing & Homelessness Annual Report 2022-2023

A written report was presented and reviewed by Ms. Nelson for information. Ms. Nelson gave thanks to Ms. Robinson for all her hard work in pulling this action plan together, along with all the contributions from both internal and external partners.

**9. IN-CAMERA: 2**

***Resolution 23 06 02***

**CARRIED**

*Moved by Gail Finsson*

*Seconded by Joel Constable*

“THAT pursuant to Section 38 of the District of Parry Sound Social Services Administration Board’s *Procedural Rules*, the Board moves to an In-Camera session in order to address matters pertaining to:

- i) the security of the property and services of the Board;
- ii) the disclosure of intimate, personal or financial information in respect of a member of the Board or a committee or an employee or perspective employee of the Board.”

***Resolution 23 06 03***

**CARRIED**

*Moved by Ted Knight*

*Seconded by Peter McIsaac*

“THAT the Board now rises out of In-Camera without report.”

**10. ADJOURNMENT.**

The meeting was adjourned to the next regular meeting to be held Thursday, July 13, 2023 via Zoom Video Conference.

***Resolution 23 06 04***

**CARRIED**

*Moved by Ted Collins*

*Seconded by Jerry Brandt*

“THAT the Board meeting now be adjourned to the next regular meeting to be held Thursday, July 13, 2023 at the hour of 6:30 PM via Zoom Video Conference.”



# **Chief Administrative Officer's Report**

*July 2023*

## **Mission Statement**

**To foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life.**

## **NOSDA AGM**

On June 20<sup>th</sup> to 22<sup>nd</sup>, in Thunder Bay the Northern Ontario Service Deliverers Association (NOSDA) held their 2023 Annual General Meeting: “Stronger & Better Together”. Our Board Chair and Vice-Chair attended along with myself and a few DSSAB staff.

It was a very informative two days where we heard from speakers that crossed all our service areas. The opening Keynote was delivered by Dr. Chris Mushquash who provided insight into some of the challenges faced by our service users. We also heard from various other speakers including Dr. Sarita Verma from NOSM University; Cordelia Clarke Julien, Assistant Deputy Minister with the Ministry of Children, Community and Social Services; Stephan Corriveau from Community House Transformation Centre; Holly Moran, Assistant Deputy Minister with the Ministry of Education and Holly Parsons from the Northern Policy Institute, just to name a few. There were also panel discussions regarding Social Assistance Modernization, Housing and Homelessness, Priorities of AMO, NOMA, FONOM and NOSDA, Community Paramedicine and Ontario Health North, which I had the pleasure of moderating.

## **Housing Services Corporation Share Event - Supporting & Strengthening Communities: Innovations in Supportive Housing**

Some Directors and I had the pleasure of attending this event where HSC was pleased to partner with the District of Thunder Bay, Rainy River and Kenora Social Services Administration Boards to deliver a SHARE Innovation Forum focused on Supportive Housing.

They explored different delivery program models for non-traditional supports into housing. The speakers shared their unique approaches, examining the way they’ve successfully structured partnerships and engaged community agencies to support their residents.

There was an exciting lineup of speakers from across Northern Ontario with sessions focused on:

- Improving outcomes for people with mental health and addiction challenges
- Forging successful partnerships between housing and health care
- Supports for people at risk of homelessness as they navigate the criminal justice system
- Looking forward and supporting life stabilization programs in a changing environment

## **OMSSA AGM and 47 Leads Meeting**

On June 14<sup>th</sup> I attended the OMSSA Annual General Meeting and the 47 Leads meeting. As always, these meetings are full of information that is very timely in the work of our DSSAB.

## **Staff BBQ’s**

During the month of June, the Leadership Team hosted BBQ’s at our offices in Parry Sound & South River, as an appreciation for staff. These events were well attended and a great opportunity for our Leadership Team to connect with staff from all programs.

## All Management Meeting

In the month of June we were able to gather for the day in Magnetawan as a Management Team to discuss the operations of the DSSAB. It was great to have the team together for an in-person discussion on topics that are timely such as privacy policies and cyber security to name a few.

## Human Resources Update

The Human Resources department continues to be busy with recruitment and we are having some success in hiring in this difficult employment landscape. Throughout the last quarter we were able to fill 21 positions with 14 external applicants and 7 internal staff.

In staff training this summer, we are focusing on workplace civility, empathy, and digital emotional intelligence. All employees are participating in Digital Emotional Intelligence seminars. These sessions recognize and build on the idea that the future success of an organization lies in their employee's ability to effectively communicate digitally, especially when working in a remote or hybrid environment. While emotional intelligence has long been recognized for positive effects on organizations, employees with strong digital emotional intelligence understand how human emotion changes across channels and they can use this information to guide their actions, decision-making, and behaviour, thus empowering them to do their work more confidently and effectively. Learning will cover self-awareness, self-regulation, motivation, empathy, and social skills, all from a digital context.

We have completed training with the Supervisor team on Collective Bargaining and are working on our research and plans for bargaining this fall/winter. Being mindful that this is a very volatile time in labour relations across the entire country, we will bring more information to the Board in the early fall.

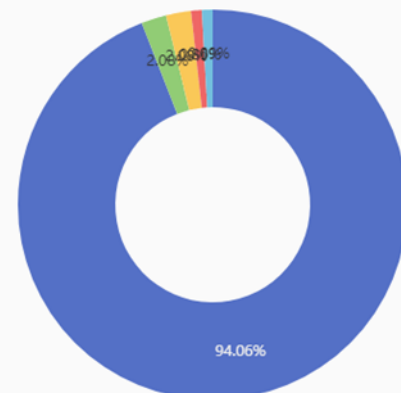
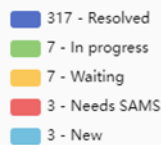
## Information Technology Update

The IT department is celebrating the completion of our network equipment refresh. This has been a longer than anticipated project. With the initial replacement completed, we can now move on to the planned expanded coverage for wireless access.

Regularly scheduled hardware replacements are now the priority project. This will happen over the summer months.

Tickets continue to flow from staff and programs – the following is the period of May 1<sup>st</sup> to June 30<sup>th</sup>:

Tickets created during period: **343**  
Of them closed: **319**  
Still open: **24**  
Tickets that were reopened: **1**



We have been finalizing the results from the cyber security anti-phishing campaign and training. All applicable staff have completed the required training as of July 6<sup>th</sup>. This has led to some improved numbers on our overall security scores.

The Phish-prone score is a representation of how at risk we are for a staff member to open or click on something malicious. This score is then compared to an Industry score that is the average of organizations of similar size across similar industries. This also helps to identify where we may need to focus some more training or users who may need some additional assistance.



## Facebook Pages

A friendly reminder to follow our Facebook pages!



- ◆ [District of Parry Sound Social Services Administration Board](#)
- ◆ [Esprit Place Family Resource Centre](#)
- ◆ [EarlyON Child and Family Centres in the District of Parry Sound](#)
- ◆ [The Meadow View](#)

## Social Media

### Facebook Stats

District of Parry Sound Social Services Administration Board	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUNE 2023
Total Page Followers	428	446	462	471	474	478
Post Reach this Period (# of people who saw post)	8,907	4,645	7,891	4,460	3,789	4,010
Post Engagement this Period (# of reactions, comments, shares)	234	565	757	505	241	692



<b>Esprit Place Family Resource Centre</b>	<b>JAN 2023</b>	<b>FEB 2023</b>	<b>MAR 2023</b>	<b>APR 2023</b>	<b>MAY 2023</b>	<b>JUNE 2023</b>
Total Page Followers	128	128	132	131	131	131
Post Reach this Period (# of people who saw post)	103	75	124	116	29	203
Post Engagement this Period (# of reactions, comments, shares)	1	3	7	71	1	2

Twitter Stats

Link to DSSAB's Twitter page - <https://twitter.com/psdssab>

	<b>JAN 2023</b>	<b>FEB 2023</b>	<b>MAR 2023</b>	<b>APR 2023</b>	<b>MAY 2023</b>	<b>JUNE 2023</b>
Total Tweets	3	7	13	8	8	10
Total Impressions	178	158	300	300	291	301
Total Profile Visits	66	57	217	130	137	128
Total Followers	27	28	28	27	27	30

Linkedin Stats - used primarily for HR recruitment & RFP/Tender postings

Link to DSSAB's LinkedIn page - <https://bit.ly/2YyFHIE>

	<b>JAN 2023</b>	<b>FEB 2023</b>	<b>MAR 2023</b>	<b>APR 2023</b>	<b>MAY 2023</b>	<b>JUNE 2023</b>
Total Followers	382	395	399	410	416	434
Search Appearances (in last 7 days)	239	318	308	245	228	281
Total Page Views	46	31	31	30	41	56
Post Impressions	266	828	929	697	546	786
Total Unique Visitors	15	16	17	11	19	25

## DSSAB in the Community

On June 8<sup>th</sup>, we attended the Aging with Confidence Symposium at the YMCA in North Bay. This event was hosted by the North Bay Parry Sound District Health Unit, and was attended by the Communications Officer, as well as members of the Income Support & Housing Stability team from the east side of the district.

Join us to celebrate Seniors' Month!

# AGING WITH CONFIDENCE SYMPOSIUM

YMCA North Bay, 186 Chippewa St. W

Thursday, June 8, 2023  
9:30 a.m. to 1:30 p.m.

**Resources**  
Learn about programs and services that support aging-in-place.

**Trial Classes**  
Try out a free class at the YMCA!

**Refreshments & Prizes**

**Call for transportation support.**  
705-474-7600 ext. 7989

Logos: Health Unit, PATHWAYS, EVILLAGE, Canada, Support Services, Helpline.



On June 15<sup>th</sup>, we attended the Aging with Confidence Symposium in Parry Sound at the Charles W. Stockey Centre. Again, this event was hosted by the North Bay Parry Sound District Health Unit, and was attended by the Communications Officer, as well as members of the Income Support & Housing Stability team from the west side of the district.



Join us to celebrate Seniors' Month!

# AGING WITH CONFIDENCE SYMPOSIUM

The Stockey Centre, 2 Bay St., Parry Sound

Thursday, June 15, 2023  
9:30 a.m. to 1:30 p.m.

**Resources**  
Learn about programs and services that support aging-in-place.

**Presentation**  
Join discussions with Parry Sound District Paramedic Services and the Gardens of Parry Sound.

**Refreshments & Prizes**

**Call for transportation support.**  
705-474-7600 ext. 7989

Logos: Health Unit, Bureaux de santé, EVILLAGE, Canada, Helpline.

## Municipal Presentation

On June 16<sup>th</sup>, myself and our Communications Officer were pleased to provide the Council of the Township of the Archipelago with a presentation about the DSSAB. This presentation included an overview of the DSSAB's programs and services, and how we can help members of their community. This was the first of a series of municipal presentations taking place over the next year.

## Licensed Child Care Programs

### Total Children Utilizing Directly Operated Child Care in the District May 2023

Age Group	Fairview ELCC	First Steps ELCC	Highlands ELCC	Waubeek ELCC	HCCP	Total
Infant (0-18M)	0	0	3	0	10	13
Toddler (18-30M)	16	10	14	15	39	94
Preschool (30M-4Y)	20	17	19	44	47	147
# of Active Children	36	27	36	59	96	254

Enrollment continues to be consistent in all the Licensed Child Care Programs. Recruitment in the Home Child Care Program has resulted in 2 additional homes being approved to open by the end of July and 2 more potential homes opening by the end of August. Program supervisors and Registered Early Childhood Educators completed a four-part workshop series on Documentation of Children's Learning Through Play offered through the Workforce Strategy Fund.

## School Age Programs

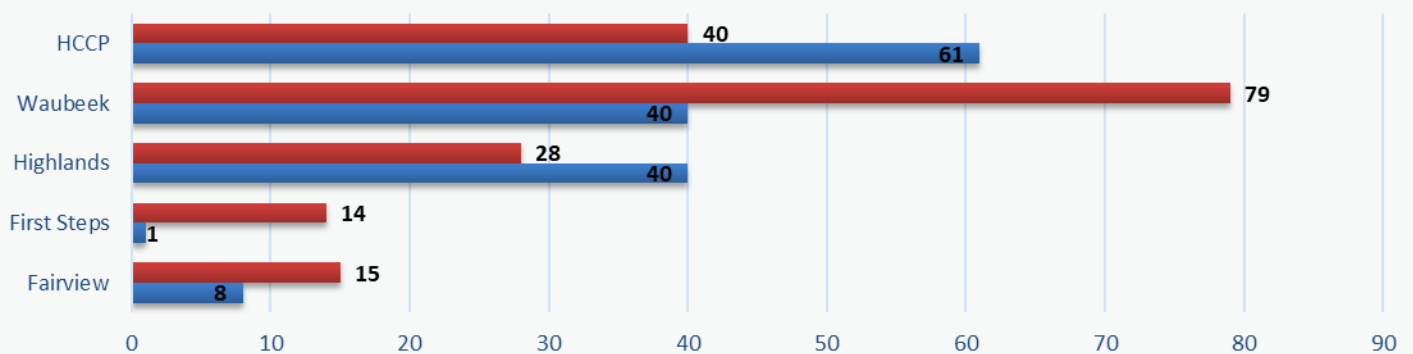
### May 2023

Location	Enrollment	Primary Waitlist	Secondary Waitlist
Mapleridge After School	21	8	7
Mapleridge Before School	6	0	2
Mapleridge Summer Program	N/A	20	N/A
St. Gregory's After School	9	0	0
Sundridge Centennial After School	14	8	5
Land of Lakes After School	13	5	10
Home Child Care	39	10	5
<b># of Active Children</b>	<b>102</b>	<b>51</b>	<b>29</b>

The School Age Programs began to wind down with the end of the school year. Many families are looking for care to continue in September and enrollment packages will be sent out over the summer months. The Mapleridge Summer Program is now full and planning has begun to ensure that the children have an active fun summer of exploring the environment and building school readiness skills.

## Directly Operated Child Care Waitlist by Program

### May 2023



In the above chart, the blue graph shows the number of children in each program requiring care immediately that we are unable to accommodate within our licensed ratios. The red graph shows the number of children on the waitlists that will need care in future months and some families currently on maternity leave that will require care next year. The largest increase in the waitlist demands are within the infant age group. We currently have 75 infants on the waitlist in need of care by December 2024.

## Inclusion Support Services

### May 2023

Age Group	EarlyON	Licensed ELCC's	Monthly Total	YTD Total	Waitlist	New Referrals	Discharges
Infant (0-18M)	0	0	0	0	0	0	0
Toddler (18-30M)	1	8	9	13	0	2	0
Preschool (30M-4Y)	8	40	48	52	2	1	0
School Age (4Y+)	2	18	20	24	0	0	0
Monthly Total	11	66	77	-	2	3	0
YTD Total	12	74	-	97	26	21	7

There were 8 new intakes completed in the month of May and 3 new referrals accepted. The Resource Consultants have been busy attending many school entry case conferences to help with the transition from child care to the school setting. In May, four Resource Consultants had the opportunity to attend the first post-pandemic Early Childhood Resource Consultant Network of Ontario Annual Conference in Niagara. The focus of the three days was on Leading Change; Embracing Diversity and Inclusion. In addition to the various workshops attended, the Resource Consultants also engaged in valuable networking opportunities with their colleagues from across the province.

## EarlyON Child and Family Programs

### May 2023

Activity	May	YTD
Number of Children Attending	917	4,054
Number of New Children Attending	46	218
Number of Adults Attending	538	2,562
Number of Virtual Programming Events	7	27
Number of Engagements through Social Media	574	2,393
Number of Views through Social Media	13,762	48,866

In May, we had 46 new children, and 51 new adults attend one of our EarlyON locations. The EarlyON Facilitators have been attending training with the Licensed Child Care Program staff and have supported the child care staff with documenting children’s learning. Many of the satellite locations will be closing for the summer months to allow the Facilitators to provide more outdoor programming to the communities across the district. Families are invited to join the programs at the South River, Burk’s Falls, and Parry Sound locations during the summer months.

**Funding Sources for District Wide Childcare Spaces  
May 2023**

<b>Active</b>	<b># of Children</b>	<b># of Families</b>
CWELCC*	131	126
CWELCC Full Fee	209	205
Afterschool Fee Subsidy	5	5
Fee Subsidy	30	26
Full Fee	27	24
Ontario Works	10	7
<b>Total</b>	<b>412</b>	<b>393</b>

<b>Funding Source - New</b>	<b># of Children</b>	<b># of Families</b>
CWELCC	8	8
CWELCC Full Fee	3	3
Fee Subsidy	1	1
Fee Subsidy	1	1
<b>Total</b>	<b>15</b>	<b>15</b>

\* CWELCC – Canada-Wide Early Learning Child Care; eligible for children 0 - 6

<b>Funding Source - Exits</b>	<b># of Children</b>	<b># of Families</b>
<b>Totals</b>	<b>0</b>	<b>0</b>

**Directed Growth**

As announced in December 2022, beginning in 2023 the Ministry of Education has shifted child care expansion from open enrolment to a targeted plan to create new child care spaces. A targeted growth approach will ensure funding is available to support new spaces in communities most in need of access to high-quality, affordable child care. The DSSAB has developed a five-year growth plan that aligns with Provincial directives and space targets while meeting the needs of communities across the region. The DSSAB conducted a survey with licensed child care providers that included a review of current waitlist data. The Ministry of Education has provided municipalities with space targets for CWELCC-funded growth. The District of Parry Sound received the mandate to expand the CWELCC system by 131 spaces in schools and community-based locations between 2022-2026.

In the District of Parry Sound, the focus for 2023 ensures a targeted expansion of key age groups by leveraging existing child care centres to expand in place and promote growth in licensed home child care.

## Quality Assurance Update

In April 2023, a workshop was held in both the East and West sides of the District for all licensed childcare staff. A total of 59 RECE's/Non-ECE's attended the full day training sessions. The Lego Serious Play training was hosted by Lois Mahon and Noreen McChesney through L & F Mahon Consulting Services. The group was very fortunate to meet Lois Mahon, who was the original president for the College of ECE's. Both hosts brought a wealth of knowledge and expertise to the session. The session focused on having participants explore their passion as an early childhood educator as well as the importance and value of self-care. During the workshop participants also explored the four foundations of How Does Learning Happen and how it relates to them and their practice. The goal was to re-ignite passion in the professional field of early childhood education and to use How Does Learning Happen to build pedagogy and develop positive relationships. Staff received "storytelling aprons" to use with children in the childcare programs.



*East and West group celebrating their program/storytelling aprons.*

We know as early childhood educators that observations of children are key in knowing how best to support children's growing developmental needs and interests. Observations are a way educators can connect with children to learn how best to plan and implement age-appropriate activities as well as gain insight into how a child thinks and sees the world around them. Through observations, Early Childhood Educators provide an environment that stimulates curiosity and invites children to explore and discover. A 4-part Observation and Documentation Series through ECCDC was offered to all childcare staff to help support and educate staff about the importance and value of observing and documenting children's development and learning experiences. A total of 143 Early Childhood Educators took part in the 4-part series over the month of May and June 2023. How Does Learning Happen, Ontario's Pedagogy for the Early Years supports families as experts on their children and sees them as the most powerful influence on children's development, health, and well-being. It recognizes that families bring diverse social, cultural, and linguistic perspectives and believe parents should feel like they belong in meaningful ways.

In recognition of our Indigenous culture and the importance of diversity and inclusion in our centers, the Workforce Development Strategy was able to provide each childcare center in the district with beautiful Indigenous carpets. Programs are encouraged to be continually reflective of cultural backgrounds and support the web of family and community and the importance it has on children's early development.



## **Income Support & Stability Update**

As we enter the summer months, things remain busy for staff in both Ontario Works and Housing Stability.

Staff represented the DSSAB at the Aging with Confidence Symposiums in North Bay on June 8<sup>th</sup> and in Parry Sound June 15<sup>th</sup>. The event, organized by Canadore College, was geared towards seniors to promote services and supports in the community to enable them to stay and maintain their homes. The Director of Income Support and Stability also sits on the Navigating Healthy Aging Group in West Parry Sound that meets monthly.

On June 5<sup>th</sup>, the Income Support and Stability Management Team, along with the Housing Operations Management Team visited the Almaguin Highlands OPP Detachment and met with several of their staff. The goal was to continue to foster and promote communication between our teams with mutual people we serve as well as educate the Officers on our programs and answer any questions.

The South River office hosted the Almaguin Highlands Community Partners meeting on June 6<sup>th</sup>. Many staff from both programs attended the meeting.

We promoted and supported attendance for individuals to attend the Rural Community Kitchen sessions hosted and organized by Women's Own Resource Centre. The Community Kitchens were hosted June 13<sup>th</sup> through 15<sup>th</sup> in Powassan, South River and Burk's Falls.

We are so happy to have our lobby computers in both offices back. These are great tools for people to complete various applications or download any required information they may require.

On May 30<sup>th</sup>, the Director of Income Support and Stability attended a session hosted by Accreditation Canada in support of the West Parry Sound Health Centre.

We are so pleased to have renewed our Memorandum of Understanding with Community Paramedicine for 2023/2024. The Director of Income Support and Stability, Director of Housing Operations and the Director of Women's Services met with the CP team on April 21<sup>st</sup> to discuss the partnership. The MOU also includes Housing Operations and Esprit.

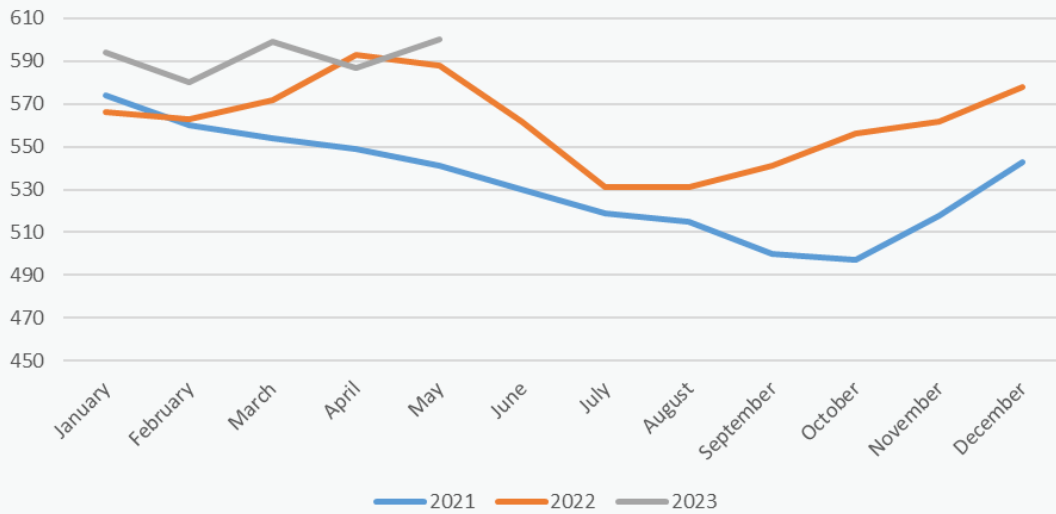
The Income Support & Stability Management Team attended the OMSSA Exchange in Ottawa, May 8<sup>th</sup> to 10<sup>th</sup>. There were many great presentations on the integration of human services. The Director of Income Support and Stability was invited by OMSSA to speak at the Employment and Income Network meeting about our own integration of OW and Housing Stability and our successful partnerships with Community Partners like the West Parry Sound Health Centre and the Mental Health and Addiction Worker. Overall, the 3 days showed that we are on the leading edge in Human Services in many ways.

The Income Support and Stability Management Team also did an in-service with the Home and Community Care team to discuss the various supports and services we offer.

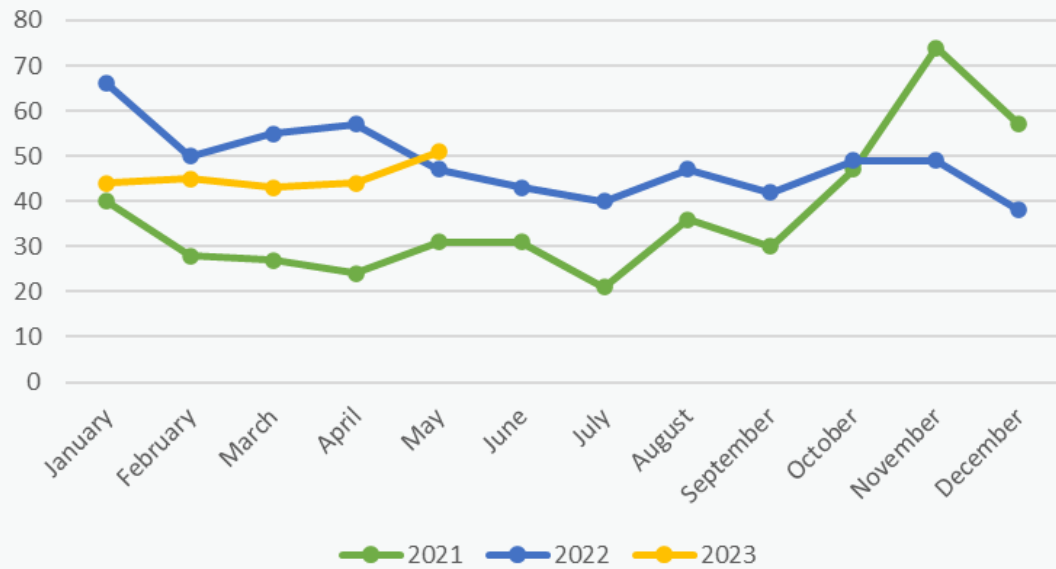
The Nurse Practitioner Led Clinics through WPSHC, have scheduled a series of Orphan Clinics for DSSAB clients throughout the Spring and Summer months. These clinics support those that do not have access to Primary Care and fill a significant gap and address many physical health barriers for our clients.



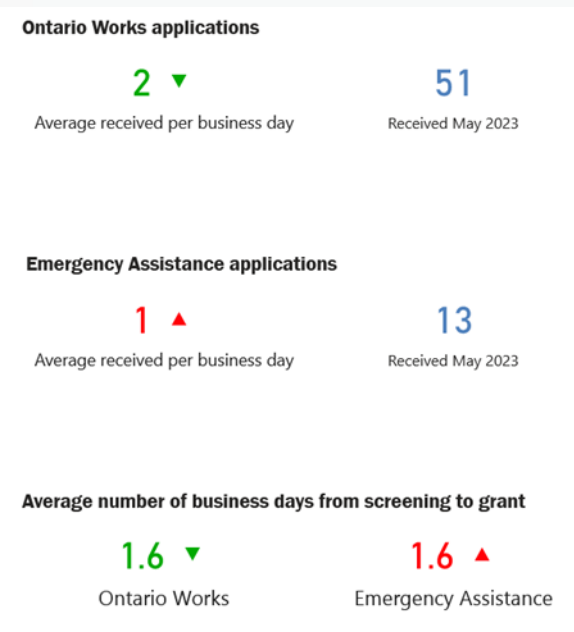
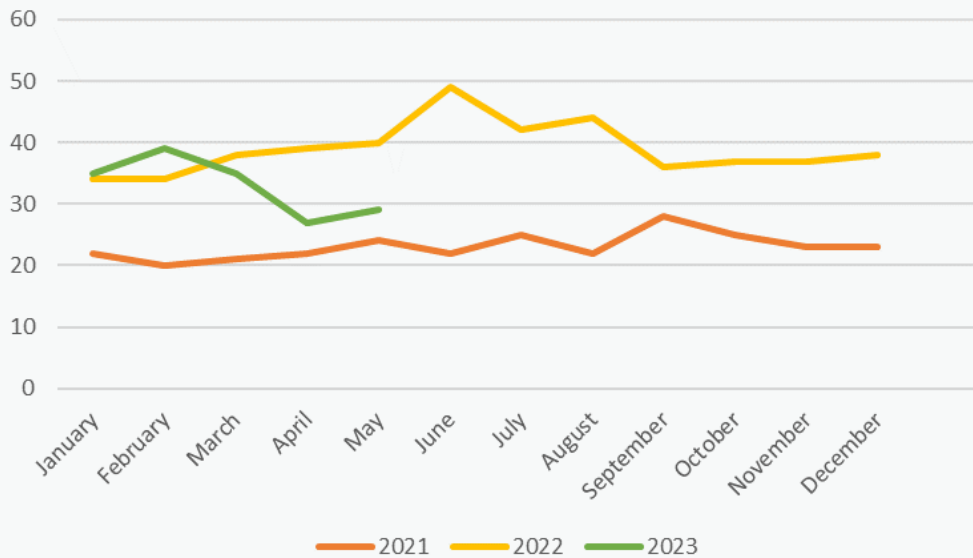
## Ontario Works Caseload



## Ontario Works Intake - Social Assistance Digital Application (SADA) & Local Office Ontario Works Applications Received



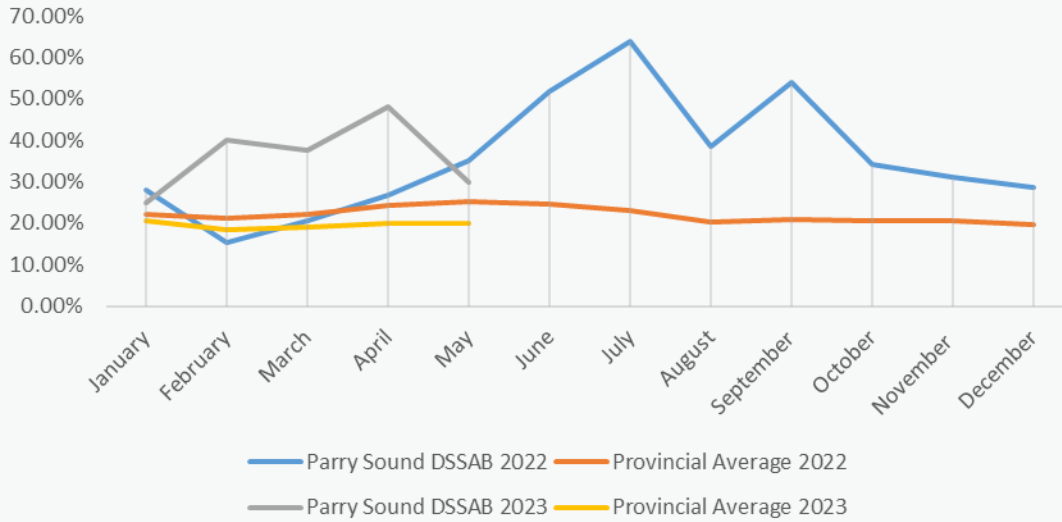
## ODSP Participants in Ontario Works Employment Assistance



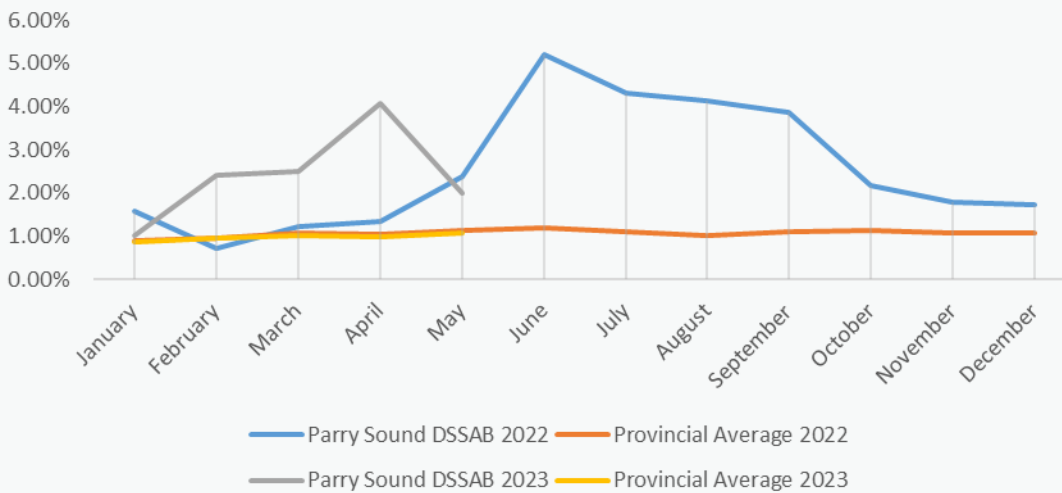
The OW Caseload for May was 600 (there 976 beneficiaries in total). We are supporting 29 ODSP participants in our Employment Assistance program. We also have 56 Temporary Care Assistance cases. Intake also remains steady. We had 51 Ontario Works Applications and 13 applications for Emergency Assistance in April.

## Employment Assistance & Performance Outcomes

### % of Closures Exiting to Employment

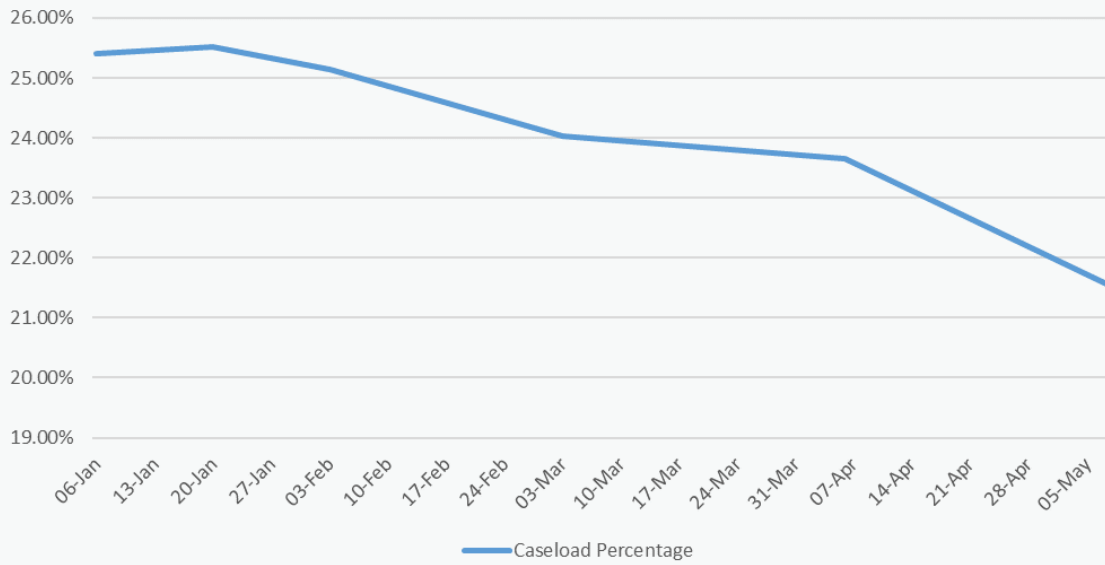


### % of Caseload Exiting to Employment



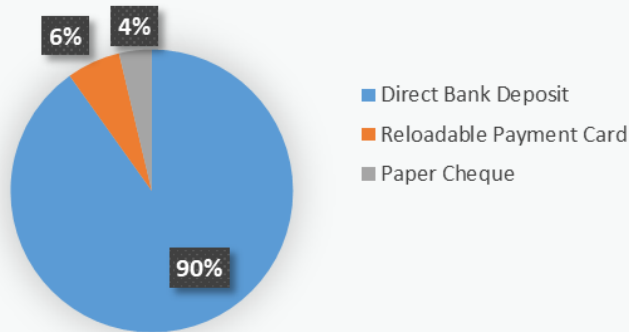
Despite a decline in our Employment Outcome Performance in May, we did finish in the top 3 in the North-east and had 6.7% of the caseload exit the program for any reason in May. This was number 1 in the region. One reason for the decline could be due to the significant reduction in job postings in April (-47.5% from March and -36.7% in April 2022), which is not typical for the seasonal type of employment in our area and bucks against the historical trend for the program.

## MyBenefits Enrollment 2023



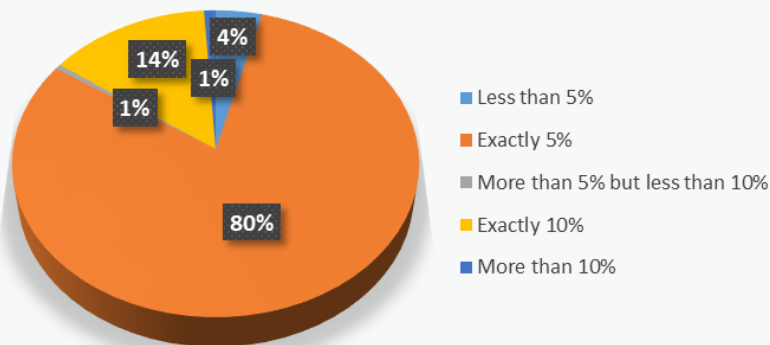
## DBD Enrollment

Payment Receipt Method  
May 2023



## Overpayment Recovery Rate

May 2023



## Ontario Works Update

As we continue to anticipate and prepare for Employment Services Transformation in the district, the RFQ process for the Service System Manager for Employment Services closed June 2<sup>nd</sup> for the Northeast catchment area (along with Toronto and the Northwest). We await the call for proposals, at which the SSM will be selected. The Income Support Supervisors attended a Sector Review hosted by College Boreal on April 19<sup>th</sup> to review key findings from their consultation with stakeholders last fall in anticipation of this process.

The Director of Income Support and Stability was selected to sit on the OW Service Planning Working Group with MCCSS. The group convened with an in-person meeting in Toronto in April and met regularly until mid-June to review and provide feedback on the new OW Service Planning model to be implemented in 2024 for EST sites (we will see these changes in 2025). Currently, the service planning cycle is 2 years, the new cycle will be 4 years and will include Risk Management tools on privacy and outcome achievement.

After a lengthy absence, MCCSS has resumed consultation with DSSAB's/CMSM's regarding Centralized Intake. A virtual Town Hall was held May 11<sup>th</sup> to provide updates and gather feedback for the process going forward. The new Centralized Intake Collaborative and Strategic Table will now be held monthly and by region. The first one took place June 29<sup>th</sup>. The Supervisor of Income Support East and our two Program Lead staff will be participating and representing us in this group.

This month, there will be a 6.5% increase in ODSP rates. Earlier this year, the government announced that ODSP rate increases would be tied to the inflation rate going forward. There are no such increases for Ontario Works recipients.

We have entered into a Service Agreement with the Elizabeth Fry Society of Simcoe/Muskoka to provide Trustee support for Under 18 applicants of Ontario Works. The youth are connected to a Trustee Worker that provides support to obtain financial and employment readiness skills, referrals to other services and enrollment in the Safe Independence Program.

The OW NOSDA Group met in person at the AGM in Thunder Bay. During this meeting, MCCSS Directors met with the group to discuss upcoming changes and identify gaps in the proposed changes in SA Renewal and EST and their impacts on Northern DSSAB's and CMSM's.

Staff from Ontario Works East attended the CMHA conference on "Let's Talk Loneliness" on Friday, June 23<sup>rd</sup> in Huntsville. The conference had a keynote speaker, Dr Christine Wickens, who spoke about the mental and physical impacts of loneliness and isolation. It included a lot of research and data collected over the course of the pandemic. There were two concurrent workshops. One was from lived experience around clinical loneliness and understanding the behaviors and effects of this condition. The other one was on Social Prescribing. A Social Worker from Community Health Caring - Kitchener Waterloo, came to talk about what they are doing to combat loneliness and isolation in their area, by connecting people to healthcare and recreational activities. Social Prescribing is about supporting the health and well-being of people by using community-based activities and support. Like a medication prescription, your doctor is recommending a treatment – social connection! Social prescribing bridges the gap between the social and medical models of health and wellness. There were great connections made with CMHA staff and good new information that is relevant to the work we do.

## Housing Stability Program - Community Relations Workers

### Support

All services performed, provided, or arranged by the Homelessness Stability Program staff to promote, improve, sustain, or restore appropriate housing for individuals active with the Homelessness Stability Program, periodically within the month, not requiring intense case management.

May 2023		
Income Source	East	West
Senior	6	16
ODSP	10	28
Ontario Works	4	12
Low Income	15	29

### Intense Case Management

Intense Case Management involves the coordination of appropriate services and the provision of consistent and on-going weekly supports, required by the individual to obtain, and sustain housing stability.

May 2023		
Income Source	East	West
Senior	13	20
ODSP	11	18
Ontario Works	6	15
Low Income	9	37

### Contact/Referrals

May 2023	East	West	YTD
Homeless	1	3	20
At Risk	2	3	38
Esprit Outreach Homeless	1	0	3
Esprit Outreach at Risk	0	3	10
Esprit in Shelter		1	6
Program Total			74

### Short Term Housing Allowance

	Active	YTD
May 2023	4	27

### Housing Stability: Household Income Sources and Issuance from HPP:

May 2023 Income Source	Total	HPP
Senior	5	\$5,353.00
ODSP	3	\$2,395.43
Low Income	8	\$5,960.47

May 2023 Reason for Issue	Total
Rental Arrears	\$3,000.00
Utilities/Firewood	\$2,683.32
Transportation	\$40.28
Food/Household/Misc	\$7,705.60
Emergency Housing	\$79.70
Total	\$13,708.90

## Ontario Works: Household Income Sources and Issuance from HPP

May 2023 Income Source	Total	HPP
Senior	1	\$471.70
ODSP	4	\$305.47
Ontario Works	11	\$8,061.39
Low Income	3	\$1,236.83

May 2023 Reason for Issue	Total
Rental Arrears	\$2,022.00
Utilities/Firewood	\$3,280.39
Transportation	\$50.17
Food/Household/Misc.	\$4,722.38
<b>Total</b>	<b>\$10,075.39</b>

### By-Name List Data

#### September 2021 - May 2023



### Housing Stability Update

We hosted Income Tax Clinics with Sudbury Credit Counselling in our Parry Sound and South River offices on April 4<sup>th</sup> and 5<sup>th</sup>. These are affordable ways for individuals to get their income taxes done and ensure they are receiving all of the benefits they are entitled to.

The provincial government announced in May that they have renewed their partnership with the Canadian Alliance for Ending Homelessness. What this means is that we will continue to have support from our advisor on our By-Name List and Coordinated Access process. A kickoff call took place on June 23<sup>rd</sup>, attended by the Supervisor of Housing Stability and Program Lead. Coaching calls with our advisor have also resumed.

We have been asked by Researchers at Trent University to participate in a study in the use of hotels to combat homelessness in rural areas. Participants of our Hotel Projects and staff will be interviewed as part of this process.

In conjunction with the Finance and Income Support teams, we have digitized our application for Homelessness Prevention Program funding. As of April, paper applications and manual cheques were traded for a Digital Application and payment issuance through SAMS. This new process has saved us significant time and has shown a significant reduction in manual cheques that need to be created.

Community Relations Workers continue to work in partnership with our Community Partners with their current referrals. They have been creative in their style of operations to meet our clients where they are at. May that be adding more home visits, meeting at a location the client feels comfortable or utilizing technology.

The HSP Program staff have been engaged in various trainings over the past few months to enhance our knowledge in topics such as Leadership/Emotional Intelligence, and Violence Against Women Training provided by OAITH.

CRW's now make weekly visits to the NPLC's in the area on a rotational basis. This has been a great way to enhance our partnership with them and get vulnerable people connected to supports and services quickly.

We continue to enhance our By-Name List with Community Educations and adapting our in-house processes to ensure people are being added to the list during their first point of contact with the Income Support and Stability Intake Team.

### **Housing Programs**

<b>Social Housing Centralized Waitlist Report May 2023</b>			
	<b>East Parry Sound</b>	<b>West Parry Sound</b>	<b>Total</b>
Seniors	41	109	150
Families	122	401	523
Individuals	471	186	657
<b>Total</b>	<b>634</b>	<b>696</b>	<b>1,330</b>
Total Waitlist Unduplicated			435



## Social Housing Centralized Waitlist (CWL) 2022 - 2023 Comparison Applications and Households Housing from the CWL

Month 2022	New App.	New SPP	Cancelled	Housed	SPP Housing	Month 2023	New App.	New SPP	Cancelled	Housed	SPP Housing
Jan	5			1		Jan	5	1	13		
Feb	9	1	2			Feb	5	1	10		
Mar	12		5	2	1	Mar	6		35		
Apr	12	1	1			Apr	11		17	6	
May	11	1		3		May	13	2	9	2	
June	15		3	2		June					
July	13	2	10	1		July					
Aug	5		17	2	1	Aug					
Sept	16		10	1	1	Sept					
Oct	14		12	6		Oct					
Nov	12	1	8	3		Nov					
Dec	1			5		Dec					
<b>Total</b>	<b>125</b>	<b>6</b>	<b>68</b>	<b>26</b>	<b>3</b>	<b>Total</b>	<b>40</b>	<b>4</b>	<b>84</b>	<b>8</b>	<b>0</b>

SPP = Special Priority Applicant

In the month of May we approved 13 new applications to the waitlist. We have seen a steady increase in applications as we move through 2023. We also saw 2 new special priority applicants come onto the waitlist and were able to see 2 households housed. Of the 9 cancelled applications, 5 requested removal and 4 were unable to be contacted for an update or offer.

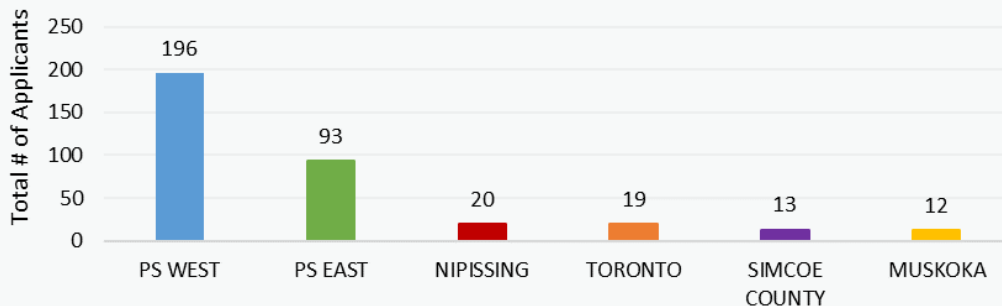
Housing Programs staff were able to attend SHCANO (Social Housing Coordinated Access Network Ontario) training, in-person, for the first time since the pandemic began. Staff spent two days in Toronto in May and were able to participate in some great learning sessions and had the opportunity to network with other peers from across the province. The knowledge will be applied to daily operations, management of the centralized waitlist, and special priority applications.

Housing Programs said goodbye to a longtime DSSAB employee in May. One of our Housing Programs Support Workers retired on May 31<sup>st</sup> and had been with our agency for 19 years. We wish her all the best in her next adventure!

We have broken down Centralized Waitlist statistics to highlight the demand for housing in Parry Sound, determined by household type and location. The numbers are unduplicated and based on the building selections of each applicant.

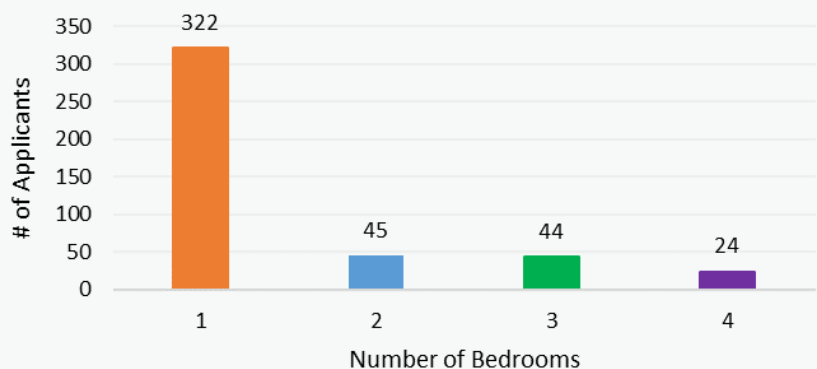
Household Type	Desired Location		
	West	East	East & West
Senior - single	55	40	14
Senior - family	3	3	2
Adult - single	102	56	53
Adult - couple	6	0	6
Adult - 1 parent family	46	13	16
Adult - 2 parent family	10	4	6

Current Location of Applicants



We identified where applicants are currently residing. Just over 50% are in West Parry Sound.

Number of Applicants by Unit Size



We identified the number of applicants on the waitlist by the unit size the household selected. Almost 75% of applicants on the centralized waitlist have requested one-bedroom units.

**Parry Sound District Housing Corporation**  
**May 2023**

Activity for Tenant and Maintenance Services

	<b>Current</b>	<b>YTD</b>
Move outs	4	15
Move in	3	16
L1/L2 forms	2	5
N4 - notice of eviction for non payment of rent	2	4
N5 - notice of eviction disturbing the quiet enjoyment of the other occupants	1	6
N6 - notice of eviction for illegal acts or misrepresenting income for RGI housing	0	0
N7 - notice of eviction for willful damage to unit	0	1
Repayment agreements	10	35
Tenant Home Visits	12	78
Mediation/Negotiation/Referrals	6	48
Tenant Engagements/Education	10	61

## Tenant Services Update

This spring Tenant Services has been very busy with tenant moves – transfers, move-ins, unit vacancies, as well as visiting the buildings to provide educational engagements with tenants and developing a new lease to roll out this summer.

The team has completed some training including digital emotional intelligence, email security, and safety, first aid/CPR, along with ladder safety training. Tenant Services have been collaborating with other programs to wrap services around our tenants when needed.

We have been involved in filing applications with the Landlord Tenant Board for evictions regarding non-payment of rent. Tenant Services has been working with the Maintenance Team to further explore the situation when damage is seen within the unit. This can be an indication of someone struggling with mental health, addictions, physical or cognitive disabilities, etc. The hope is when doing so, a smoother resolution can be attained and support can be put in place to assist with a successful tenancy going forward.

We purchased and filled flower boxes for the entrance at one of the buildings, as well as planted individual herbs and flower boxes with tenants at the other buildings. One of the Tenant's Education Sessions included doing some grounding meditation and a nutritious smoothie-making activity.



## Property Maintenance and Capital Projects May 2023

Pest Control	8	8 buildings monitored monthly
Vacant Units	16	one-bedroom (12); multiple bedroom (4) (not inclusive of The Meadow View)
Vacant Units - The Meadow View	8	one-bedroom market units (8)
After Hours Calls	6	Broken toilet handle, no hot water, fire panel trouble, Bell required access to the mechanical room, backed up sewage in a basement, broken door due to EMS response
Work Orders	161	Created for maintenance work, and related materials for the month of May
Fire Inspections		A total of 56 units were inspected for fire safety in the month of May

### Local Housing Corporation and DSSAB Buildings - May

- Our Maintenance Team has been very busy this quarter, implementing new procedures and hiring new staff members; as a result, our workflow has increased, allowing us to streamline the repair process
- We're pleased to report that we're 90% complete with the Waubeek ELCCC furnace replacements
- We had to urgently replace most of the furnaces serving our family homes
- In the process of acquiring a design consultant to provide us with working drawings for the replacement of the Belvedere windows
- 66A Waubeek roof replacement is in the tendering process
- We've received the design documents for the repair of the upper retaining wall at Belvedere, but due to the higher-than-expected cost, we've retained CDCD to provide alternative options to provide a better cost/benefit analysis
- The construction process for the duplex conversion is well underway
- Currently receiving quotes for the replacement of the roof system at 16 Toronto Ave

#### *Ongoing Challenges:*

Prices of services and materials are inflated. Wait times on certain items remains a challenge.

## Esprit Place Family Resource Centre

May 2023

<b>Emergency Shelter Services</b>	<b>April 2023</b>	<b>YTD</b>
Number of women who stayed in shelter this month	10	43
Number of children who stayed in the shelter this month	1	22
Number of hours of direct service to women (shelter and counselling)	80	571
Number of days at capacity	0	73
Number of days over capacity	0	31
Overall capacity %	39%	82%
Resident bed nights (women & children)	121	1,232
Phone interactions (crisis/support)	54	151

<b>Transitional Support</b>	<b>May 2023</b>	<b>YTD</b>
Number of women served this month	10	35
Number of NEW women registered in the program	1	1
Number of public ed/groups offered	1	3

<b>Child Witness Program</b>	<b>May 2023</b>	<b>YTD</b>
Number of children/women served this month	22	62
Number of NEW clients (mothers and children) registered in the program	2	17
Number of public ed/groups offered	1	2

## **Esprit Place Family Resource Centre Update**

Esprit Place continues to operate near capacity. In cases where we are unable to admit clients to the shelter, we work to support women in accessing other accommodations or resources to ensure their immediate safety. The complexity of client needs continues to be an issue. To address this, Esprit has been working diligently to establish connections with key community partners in order to ensure that our clients have timely access to required services. We now have an Addictions Counsellor from CMHA providing service at Esprit Place weekly for half a day, offer space for Children's Aid to meet with their clients residing in the shelter, and support Indigenous Health Representatives to visit with and provide care to their client's currently residing in shelter.

The Children's Voices program is also focused on strengthening partnerships in order to deliver group prevention programming as well as one-on-one counselling opportunities for children registered in our programs. This has included our ongoing formal relationship with NNDSB, as well as new formal agreements to provide program delivery at both the Wasauksing School and The Drop in Parry Sound.

Staff and residents have been thrilled to introduce the new COVID Guidance, including the elimination of routine rapid antigen testing and masking, changes which have been improving moral and supporting forward momentum. However, COVID continues to have an impact as our capacity continues to be reduced by 3 beds as a result of continued physical distancing requirements mandated by the Ministry of Health.

**DISTRICT OF PARRY SOUND SOCIAL SERVICES ADMINISTRATION BOARD  
FINANCIAL REPORT - FOR MANAGEMENT PURPOSES ONLY  
FOR THE PERIOD ENDING BUDGET 2023  
5 MONTHS 42%**

	YEAR TO DATE	2023 BUDGET	% USED	REMAINING
<b>EXPENDITURES - OPERATING</b>				
ONTARIO WORKS	4,017,516	11,874,684	34%	7,857,168
SOCIAL HOUSING PROGRAM	1,336,129	4,001,596	33%	2,665,467
MUNICIPAL SAR PROGRAMS	64,967	154,000	42%	89,033
CHILD CARE RESOURCES	2,584,215	10,835,737	24%	8,251,522
COMMUNITY SERVICE PROGRAMS	1,002,558	2,382,964	42%	1,380,406
CORPORATE SERVICES	12,315	199,035	6%	186,720
INTEREST EARNED	-442,522	-102,582	431%	339,940
<b>TOTAL EXPENDITURES</b>	<b>\$8,575,179</b>	<b>\$29,345,434</b>	<b>29%</b>	<b>20,770,256</b>

**MUNICIPAL LEVY - OPERATING**

ONTARIO WORKS	551,366	1,443,992	38%	892,626
SOCIAL HOUSING PROGRAM	1,263,271	3,821,896	33%	2,558,625
MUNICIPAL SAR PROGRAMS	64,967	154,000	42%	89,033
CHILD CARE RESOURCES	103,161	449,590	23%	346,429
COMMUNITY SERVICE PROGRAMS	126,579	311,333	41%	184,754
CORPORATE SERVICES	204,581	516,453	40%	311,872
<b>TOTAL MUNICIPAL LEVY</b>	<b>\$2,313,925</b>	<b>\$6,697,264</b>	<b>35%</b>	<b>4,383,339</b>

**LOANING OF FUNDS**

On June 22, 2023, the CAO and CFO jointly authorized a \$100,000 loan from the DSSAB organization to the The Non-Profit Organization for Almaguin Housing Inc. (N.O.A.H) to support its operational needs.

Additional annual/monthly expenditures for N.O.A.H organization have affected the organizations cash flow and it continues to have difficulty meeting daily expenditures without additional funding from the DSSAB.

DSSAB Board authorization was given at its Special Meeting on August 9, 2022 per resolution 22 08 04 that the CAO and CFO are jointly authorized to loan N.O.A.H funds as required to support N.O.A.H's operational needs. And that if funds are loaned, the CFO would report this at the next subsequent DSSAB Board meeting.



**Report #:** 8.1  
**Subject:** DSSAB Insurance Renewal  
**To:** Board Members  
**Presented By:** Shannon Johnson, CFO  
**Prepared By:** Shannon Johnson, CFO  
**Date:** July 13, 2023

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**Resolution:**

THAT the Board receive, review, and approve the DSSAB insurance renewal for the period July 8, 2023, through July 8, 2024, for \$101,084 plus applicable taxes with Canada BrokerLink (Ontario) Inc. through Intact Public Entities Inc.

**Report:**

The insurance renewal for the period July 8, 2023 through July 8, 2024 has been quoted at \$101,084 plus applicable taxes, which is partly related to a 9.42% (\$8,151) increase over DSSAB's 2022/2023 premium for the insurer's minimum required general inflation on all renewals.

In November 2022, the DSSAB purchased a 2022 Pacifica Van, for the East side of the District to support OW Case Workers to be able to meet with clients and other community partners. The new provision of auto insurance (\$6,413) has been included in the above insurance renewal quote and is another factor that has directly increased the 2023/2024 premium by 7.41% over the prior year's premium.

The District of Parry Sound Social Services Administration Board controls and manages The Non-Profit for Almaguin Housing Inc. (N.O.A.H.) corporation. As outlined in the management agreement, the provision of property and equipment insurance (\$7,543) has been included in the above insurance renewal quote.

You will find attached a renewal report prepared by Intact Public Entities Inc. A thorough and informative review of all the different components of the program and any related changes is provided.



# 2023 General Insurance Program District of Parry Sound Social Services Administration Board

Renewal Report for the Policy Term July 8, 2023, to July 8, 2024

In Partnership with:  
Jessica Stone, R.I.B.O.  
Account Manager  
BROKERLINK  
o/b Canada Brokerlink (Ontario) Inc.  
591 Main Street East

Submitted by: Intact Public Entities Inc.  
Address: 278 Pinebush Rd., Suite 200  
Cambridge, ON N1T 1Z6

Prepared by:  
Jason Gervais, CRM, C.Tech, R.I.B. (Ont.)  
Regional Manager

phone: 1-800-265-4000  
email: [connectwithus@intactpublicentities.ca](mailto:connectwithus@intactpublicentities.ca)

Ref 58160/df

23 June 2023



## How to Report a Claim

In the event you need to report a claim, please call your insurance broker during regular business hours, or alternatively **call Intact Public Entities at 1-800-265-4000** where you will be given options based on the type of claim you are reporting. After hours claim reporting is available through that number. You can also email IPE during business hours: **[mail.claims@intactpublicentities.ca](mailto:mail.claims@intactpublicentities.ca)**



# About Intact Public Entities

Intact Public Entities is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives Intact Public Entities the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. Intact Public Entities is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about Intact Public Entities visit [www.intactpublicentities.ca](http://www.intactpublicentities.ca).

Intact Public Entities is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

## Canadian Owned Company With 90+ Years of Continuous Operation

### Market Leader

#### Municipal, Public Administration & Community Services

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

### Innovative

#### New Products & Services

Cyber Risk Insurance  
Fraudulently Induced Transfer  
Road Reviews  
Fleet Management

### In-House

#### Claims & Risk Management

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share Leader in Ontario**



**First Municipal Client  
The Village of Ayr, Ontario**

## The Advantage of a Managing General Agent

The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value-added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for Intact Public Entities to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

## Risk Management Services

We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

## Claims Management Services

Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



\*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

# Your Insurance Coverage

## Important Information

### General Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

### Wildfire and Flood Exposures

Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

### Quoting and Binding Coverage Restrictions

The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Casualty

Coverage Description	(\$)*Deductibles	(\$)*Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	10,000	10,000,000 Per Claim No Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: July 8, 2022	10,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form) Retroactive Date July 8, 1998	2,500	10,000,000 Per Claim No Aggregate
Directors' & Officers' Liability (Claims Made Form)	2,500	5,000,000 Aggregate
Additional Limit of Liability – Insuring Agreement A (Personal Insurance) only	Included	1,000,000 Aggregate
Non-Owned Automobile Liability		10,000,000
Legal Liability for Damage to Hired Automobiles	500	100,000
Environmental Liability (Claims Made Form)	1,000	1,000,000 Per Claim 2,000,000 Aggregate

\*Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings

### Crime

Coverage Description	(\$)*Deductibles	(\$)*Limit of Insurance
Employee Dishonesty –Form A (Commercial Blanket Bond)		100,000
Loss Inside the Premises (Broad Form Money & Securities)		5,000
Loss Outside the Premises (Broad Form Money & Securities)		5,000
Audit Expense		100,000
Money Orders and Counterfeit Paper Currency		100,000
Forgery or Alteration (Depositors Forgery)		100,000

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Accident

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members : Persons Insured Fifteen (15) Board Members		
Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		300
Accidental Death of a Spouse While Travelling on Business		Included

### Conflict of Interest

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Fees Expenses	Nil	100,000 Per claim No Aggregate

### Legal Expense (Claims Made)

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Defence Cost	Nil	100,000 500,000 Aggregate



## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Property

**Coverage is on an All Risk Basis unless otherwise specified. Basis of Settlement is Replacement Cost unless otherwise specified. The Deductible is on a Per Occurrence Basis.**

Coverage Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	5,000	RC	16,213,000
<b>Property Supplemental Coverage</b> (Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	5,000		8,500,000
Building Damage by theft	5,000		Included
Debris Removal	5,000		Included
<b>Electronic Computer Systems</b>			
Electronic Computer Hardware and Media	5,000		Included
Electronic Computer Systems Breakdown	5,000		401,500
Electronic Computer Systems – Extra Expense	5,000		11,000
Extra Expense Period of Restoration	5,000		90 Days
Expediting Expense	5,000		Included
Fire or Police Department Service Charges	5,000		Included
First Party Pollution Clean-up	5,000		1,500,000
Fungi and Spores	5,000		10,000
<b>Furs, Jewellery and Ceremonial Regalia</b>			
Ceremonial Regalia	5,000		Included
Furs and Jewellery	5,000		25,000
Inflation Adjustment	5,000		Included
Live Animals Birds or Fish	5,000		25,000
Newly Acquired Property	5,000		1,000,000
Professional Fees	5,000		Included
Property and Unnamed Locations	5,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	5,000		Included
Recharge of Fire Protection Equipment Expense	5,000		Included
Sewer Backup and Overflow	5,000		Included

**Municipal & Public Administration Extension Endorsement**  
(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

Accounts Receivable	5,000	250,000
Bridges and Culverts	5,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes		Not Insured
Buildings in the Course of Construction Reporting Extension	5,000	1,000,000
By Laws – Governing Acts	5,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	5,000	Included
Off Premises	5,000	50,000
Cost to Attract Volunteers Following a Loss	5,000	10,000
Docks, Wharves and Piers	5,000	25,000
Errors and Omissions	5,000	Included
Exterior Paved Surfaces	5,000	50,000
Extra Expense	5,000	250,000
Fine Arts		
At Insured's Own Premises	5,000	25,000
On Exhibition	5,000	25,000
Fundraising Expenses	5,000	10,000
Green Extension	5,000	50,000
Growing Plants		
Any One Item	5,000	1,000
Per Occurrence	5,000	100,000
Ingress and Egress	5,000	Included
Leasehold Interest	5,000	25,000
Master Key	5,000	25,000
Peak Season Increase	5,000	25,000
Personal Effects	5,000	25,000
Property of Others	5,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	5,000	25,000
Signs	5,000	Included
Vacant Property	5,000	250,000
Valuable Papers	5,000	250,000

**Business Interruption**

Rent or Rental Value	5,000	15,400
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**Additional Endorsements**

Virus and Bacteria Exclusion		
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**(\$) Total Amount of Insurance 17,484,400**

RC = Replacement Cost ACV = Actual Cash Value VAL = Valued

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Equipment Breakdown (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	1,000	10,000,000 Per Accident
Business Interruption – Gross Rent and Rental Value	24 Hours	15,400
Extra Expense		100,000
Spoilage		50,000
Expediting Expense		Included
Hazardous Substances		250,000
Ammonia Contamination		250,000
Water Damage		250,000
Professional Fees		250,000
Civil Authority or Denial of Access		30 days
Errors and Omissions		250,000
Data Restoration		50,000
By-Law Cover		Included
Off Premises Transportable Object		10,000
Brands and Labels		100,000
Green Coverage		50,000
Environmental Efficiency		Up to 150% of Loss
<b>*Will not show on Declarations Page</b>		
Anchor Locations		Included
Service Interruption		Included
<b>*Will not show on Declarations Page</b>		Within 1000 metres
Contingent Business Interruption		25,000
Public Relations Coverage		5,000

## Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

### Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
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#### Liability

Bodily Injury and Property Damage		5,000,000
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy

#### Direct Compensation – Property Damage

\*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.

#### Loss or Damage\*\*

Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	1,000	Included

#### Endorsements

#6F - Public Passenger Vehicles - Combined Limits		Included
#20 - Coverage for Transportation Endorsement		3,000 / OCC
#27B - Business Operations - Liability for Damage to Non-Owned Automobiles		75,000
#43A - Removing Depreciation Deduction for Specified Lessee(s)		Included
#47 - Agreement Not to Rely on SABS Priority of Payment Rules		Included

**\*\* This policy contains a partial payment of loss clause.  
A deductible applies for each claim except as stated in your policy.**

### Account Premium

Prior Term	Total Annual Premium (Excluding Taxes Payable)	\$ 86,520	Total Annual Premium † (Excluding Taxes Payable)	\$ 101,084
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Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply. The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

# Cost Analysis

	Expiring Program Term	Renewal Program Term
<b>Casualty</b>		
General Liability	\$ 30,852	\$ 34,380
Errors and Omissions Liability	3,912	4,421
Directors' and Officers' Liability	5,996	6,775
Non-Owned Automobile Liability	155	163
Environmental Liability	1,076	1,194
Crime	1,092	1,147
Board Members Accident	958	1,006
Conflict of Interest	927	973
Legal Expense	1,674	1,888
<b>Property</b>		
Property	34,182	39,759
Equipment Breakdown	2,907	2,965
<b>Automobile</b>		
Owned Automobile	2,789	6,413
<b>Total Annual Premium</b>	<b>\$ 86,520</b>	<b>\$ 101,084</b>
<ul style="list-style-type: none"> <li>(Excluding Taxes Payable)</li> </ul>		

# Changes to Your Insurance Program

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

Please be advised of the following changes to your insurance program that now apply:

## PFAS Exclusion

Effective December 31, 2022, IPE will exclude coverage for Perfluoroalkyl, Polyfluoroalkyl or other perfluorinated or polyfluorinated chemicals and compounds known as (PFAS) on municipal casualty business as follows:

- Liability
- Errors and Omissions Liability
- Environmental Liability
- Accidental Injury, Death and Dismemberment, Firefighters' Accident Benefits; Critical Illness; and
- Excess Liability

PFAS are often referred to as 'forever chemicals', a collection of synthetic chemicals that are extremely difficult to breakdown. For many years, PFAS substances have been used in a wide range of consumer and industrial products including foam used for fire fighting.

With increasingly greater regulatory attention and increased litigation across North America, insurers and reinsurers are adding this type of exclusion to their respective policy wordings as the exposure is deemed unquantifiable at this time.

Your renewal will reflect this change.

## Liability, Errors and Omissions and Not for Profit Directors' and Officers'

- Intact Public Entities is applying a Communicable Disease Outbreak Exclusion to all operations.
- When this endorsement is shown on the policy there is no coverage (including defence costs) for any actual, alleged or threatened virus, bacterium or other micro-organism that induces or is capable of inducing a communicable disease **when** the communicable disease is determined to be, a pandemic, epidemic, outbreak, disaster or public health or other emergency by the World Health Organization, or any agency or authority tasked with overseeing international or global public health, or by the Canadian government, including any federal, provincial, territorial or local agency, authority or official.
- **Important Note:** The communicable disease exclusion has been amended to respond to claims for a communicable disease caused by contaminated drinking water unless a pandemic or epidemic has been declared, determined, or recognized to be caused by a pandemic or epidemic by the World Health Organization, or any agency or authority tasked with overseeing International or global health, or by the Canadian government, including any federal, provincial, or territorial agency authority or official.
- The Endorsement is attached to Liability, Errors and Omission Coverage and Not for Profit Directors and Officers Coverage.
- Employment Practices Wrongful Act Exclusion Form Number CNGX3457:
  - For consistency purposes we have updated this Endorsement to use the same exclusionary language and definitions as the liability wordings.

## Owned Automobile Policy

Please be advised, due to a Loss on February 16, 2023, and a minor conviction to one of the drivers insured an increase in premium has been applied at Renewal.

## Property Policy

At Renewal, the First Party Pollution Clean-Up Limit has been amended to \$ 1,500,000.

### Building Bylaws and Newly Acquired Property Update

- Please be advised, we will no longer be showing “Included” for these coverages. A specific limit will now be shown.
- Newly Acquired Property will no longer be included in the Total Insured Value.

## Form GNGX408 – Lloyd’s Additional Conditions

- As per regulations, this new form has been amended to include a Service of Suit clause outlining the process for bringing suit against Underwriters and contains updated Lloyds contact information. Please review your wordings for full details.



# Program Options

## Crime Coverage – Other Optional Coverages

- Other Optional Coverages are also available. See attached Crime Cover Options page for further details.
- Quote is available on request (completed application is required).

## Crime Coverage – Fraudulently Induced Transfer Coverage

- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.
- For Coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.

## Property Coverage – Income Replacement

- Income can change from year to year, so it is important to annually review your Business Interruption needs.
- Higher limits or Optional Coverages to protect your income are available.
- All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.)

## Remotely Piloted Aircraft Systems (UAV) Coverage

- Property and/or Liability Cover may be available for Remotely Piloted Aircrafts (UAV).
- Application required to quote.
- For Coverage information refer to the Remotely Piloted Aircraft (UAV) Highlight Sheet.



## Description of Coverage

Intact Public Entities offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

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# General Liability Highlights

## Overview

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- Insures against liability imposed by law for damages because of bodily injury or death to any person resulting from the operations of the Corporation and for damages to or destruction of property of others caused by an accident.
- Insures against liability imposed by law for damages because of Personal Injury sustained by any person caused by false arrest, detention or imprisonment, malicious prosecution, libel, slander, defamation of character, humiliation, invasion of privacy, wrongful eviction, wrongful entry and discrimination.

## Features

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- No annual aggregate limits.
- Bodily Injury, Property Damage, Products & Completed Operations Liability.
- Included as Insured's are Board Members, Employees, Volunteers while performing their duties as such.
- Blanket Tenants' Legal Liability included.
- Advertisers Liability included.
- Employers Liability included.
- Forest Fire Expense.
- Medical Payments.
- Environmental Liability Exclusion.
- If Applicable, refer to the attached Additional Insured(s) form.

## Abuse Coverage

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- Abuse coverage:
  - is included if shown on your Schedule of Coverage.
  - is written on a claims made basis and subject to a separate Per Claim and Aggregate Limit. The Abuse Aggregate Limit also includes defence costs within this separate limit of insurance and will reduce the Liability Aggregate Limit.
  - if abuse coverage not insured, an abuse exclusion will apply.

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# Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

## Municipal & Public Administration Errors and Omissions Insurance

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Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. Errors and Omissions focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

### Features

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<b>Limits</b>	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
<b>Defence Costs</b>	Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.
<b>No Annual Aggregate</b>	With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.
<b>Claims Made Policy</b>	Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received.
<b>Claims Definition</b>	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
<b>Insured Definition</b>	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

### Coverage Is Provided for Unique Exposures

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<b>Insurance</b>	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
<b>Benefit Plans</b>	Errors or Omissions in administering Employee Benefit Plans are covered.
<b>Misrepresentations</b>	Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements
<b>Other Specialists and Services</b>	Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits.

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# Not for Profit Entity, Directors' and Officers' Liability Coverage Highlights

## Overview

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Not for Profit Directors' and Officers' Liability Insurance is more crucial than ever as more Non Profits make headlines in the media. There is increased scrutiny from the general public regarding the finances and management of organizations. This coupled with increased regulation along with the rising frequency and severity of legal actions leaves the Entity and Directors' and Officers' vulnerable as Directors' and Officers' can be held personally liable for their role in an Organization/Entity.

## Who Needs Coverage

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- Any charitable or Not for Profit Entity.
- Not for Profit Directors and Officers.
- Members and Volunteers of these organizations.

## Why Coverage is Required

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Being a member of the Board of Directors or an officer for a not-for-profit organization can expose an individual to unique risks. Directors and officers can be subject to allegations of breach of common law duties breach of duties owed to their stakeholders or members and statutory liabilities imposed by federal or provincial laws. They are required to act in good faith and in the best interest of the organization within the scope of the entities' by-laws and applicable regulations and statutes.

Many not-for-profit organizations have limited resources to indemnify directors and officers or respond to potential litigation, settlements or damage awards, putting the personal assets of directors and officers at risk, as well as the assets of the entity.

## Features

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- Regulatory and Criminal Defence.
- Defence costs do not erode the Limit of Liability.
- Coverage extends to a spouse of an Insured Person.
- Additional Side A. Coverage: Coverage provides protection to the Insured Persons if the Entity is unable to indemnify (due to statute or insolvency).
- Provisions for Directors' and Officers' when they serve on other non-profit boards (with consent of the Insured Organization/Entity).
- Fiduciary Insurance (for Benefits Programs). Coverage is for allegations in administration of a Benefits program an Entity offers their employees.
- Derivative Demand Coverage: Provides coverage for Investigation Costs when members threaten to bring derivative actions on behalf of the Entity.
- Statutory Liabilities are explicitly covered.
- World-wide coverage.
- No Hammer Clause.
- 90 Day Reporting.
- Extended Reporting/Discovery Period is available and can be purchased when the policy is not being renewed.

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# Non-Owned Automobile Coverage Highlights

## Overview

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Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

## Features

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### SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

### SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

### Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

### Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

### SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

## Additional Information

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Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

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# Environmental Coverage Highlights

## Overview

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Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third party damage whether pollutants are released on land, into the atmosphere or in the water.

## Features

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### Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

### Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

### Territory

- Worldwide territory.

### Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

## Additional Information

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Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.

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# Crime Coverage Highlights

## Overview

Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

### Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property).
- Pension or Employment Benefit Plan coverage.
- Residential Trust Fund Coverage.
- Credit Card Coverage.
- Client Coverage (Third Party Bond).
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.

## Features of Our Standard Crime Coverage

Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

### Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

### Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

### Money Orders and Counterfeit Paper Currency

#### Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

### Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

### Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

### Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

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# Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

<b>D&amp;D and Paralysis Limits</b>	<b>Option 1</b>	<b>Option 2</b>
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		

<b>Weekly Indemnity</b>	<b>Option 1</b>	<b>Option 2</b>
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

## Accident Reimbursement - \$15,000

Chiropractor	Crutches <sup>†</sup>
Podiatrist/Chiropodist	Splints <sup>†</sup>
Osteopath	Trusses <sup>†</sup>
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>
Psychologist	Casts <sup>†</sup>
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room <sup>‡</sup>

<sup>†</sup>Maximum \$1,000 per accident. <sup>‡</sup>If prescribed by physician

## Dental Expenses

Dental Expenses	\$5,000
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## Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Named Insured	\$15,000
Spousal Occupational Training	\$15,000

## Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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## Dependent Children – Per Child

Dependent Children's Education (limit is per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit is per year- maximum 4 years)	\$10,000

## Transportation/Accommodation (When Treatment Is Over 100km From Residence)

Transportation costs for the Insured when treatment is over 100km from home.	\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	\$15,000

## Home Alternation and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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## Seatbelt Dividend

10% of Principal Sum	\$25,000
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## Funeral Expense

Benefit for loss of life	\$10,000
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## Identification Benefit

Benefit for loss of life	\$5,000
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## Eyeglasses, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident.	\$3,000
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## Convalescence Benefit – Per Day

Insured Coverage	\$100
One Family Member Coverage	\$50

## Workplace Modification Benefits

Specialized equipment for the workplace.	\$5,000
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## Elective Benefits

### Complete Fractures

Skull	\$ 5,200	Foot & Toes	\$ 2,200
Lower Jaw	\$ 2,800	Two or More Ribs	\$ 1,900
Collar Bone	\$ 2,800	Colles' fracture	\$ 2,800
Shoulder Blade	\$ 3,500	Potts' fracture	\$ 3,400
Shoulder Blade complications	\$ 3,700	<b>Dislocation</b>	
Thigh	\$ 4,600	Shoulder	\$ 2,200
Thigh/hip joints	\$ 4,600	Elbow	\$ 2,200
Leg	\$ 3,500	Wrist	\$ 2,500
Kneecap	\$ 3,500	Hip	\$ 4,600
Knee/joint complications	\$ 4,000	Knee	\$ 3,500
Hand/Fingers	\$ 2,200	Bones of Foot or Toe	\$ 2,500
Arm (between shoulder & elbow)	\$ 4,600	Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800		

## Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident.	\$ 2,500,000
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## Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

## Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

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# Conflict of Interest Coverage Highlights

## Overview

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Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

## Features

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Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

## Coverage Description

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Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

## Additional Information

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Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the 'Conflict of Interest Act' while performing duties related to the conduct of the Named Insured's business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

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# Legal Expense Coverage Highlights

## Coverage Features

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We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

## Broad Core Coverage

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The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

## Optional Coverage

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In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

- Contract Disputes and Debt Recovery/Statutory License Protection/Property Protection/Tax Protection.

## Limits and Deductibles

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- Coverage is subject to an Occurrence and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

## Exclusions

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- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- One Important Exclusion to Keep in Mind is Exclusion 6 - any "claim" for "legal costs" incurred before the Insurer's Claims Administrator's written agreement to pay them. The Insured must report the claim directly to the Claims Administrator (ARAG). If an Insured hires a lawyer prior to having approval by ARGA, the legal expense costs incurred prior to the date of approval may not be covered.

## Telephone Legal Advice and Specialized Legal Representation

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- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

## Client Material and Wallet Card

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- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees and foster parents etc.).
- When reporting claims to ARGA it is important that all Insured's reference the policy number.

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# Property Coverage Highlights

## Overview

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Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The Intact Public Entities property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

## Features and Benefits

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Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with Intact Public Entities)
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement regardless of age. This can be amended to an Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment)
- Flood and Earthquake coverage are available

## Supplemental Coverage Under the Base Property Wording

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The Base Property Wording automatically includes numerous Supplemental Coverages such as:

- Building Bylaws
- Building Damage by Theft
- Debris Removal Expense
- Electronic Computer Systems
- Expediting Expense
- Fire or Police Department Service Charges
- First Party Pollution Clean-Up Coverage
- Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)
- Furs, Jewellery and Ceremonial Regalia
- Inflation Adjustment
- Live Animals, Birds or Fish
- Newly Acquired Property
- Professional Fees
- Property at Unnamed Locations
- Property Temporarily Removed including while on Exhibition and during Transit
- Recharge of Fire Protective Equipment
- Sewer Back Up and Overflow

**Note:** The Supplemental Coverage does not increase your Total Sum Insured in most cases.

## Municipal & Public Administration Extensions of Coverage Endorsement

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Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers

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# Equipment Breakdown TechAdvantage Highlights

## Overview

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Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment (called "objects" in the policy). Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

## Features

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Coverage is extended to pay for:

**Property Damage:** The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

**Business Income:** The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

**Extra Expense:** Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

**Expediting Expenses:** The cost of temporary repairs or to expedite permanent repairs to restore business operations.

**Service Interruption:** Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 1000 metres of the location.

**Data Restoration:** The restoration of data that is lost or damaged due to a covered loss.

**Demolition:** Building demolition and rebuilding required by building laws.

**Ordinance or law:** The additional costs (other than demolition) to comply with building laws or codes.

**Other Coverage:** Spoilage, Hazardous Substances, Ammonia, Water damage, Professional Fees, Errors and Omissions, Newly Acquired Locations, Civil Authority or Denial of Access.

## Coverage Automatically Includes:

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**Microelectronics Coverage:** Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

**Cloud Computing – Service Interruption:** Pays for business interruption and extra expense when your cloud computing service provider experiences an outage due to an equipment breakdown.

**Cloud Computing – Data Restoration:** Pays for data restoration for data lost when stored and managed by a cloud computing service provider that experiences an equipment breakdown.

**Off Premises Transportable Objects:** Extends coverage to transportable equipment anywhere in North America.

**Anchor Location:** (when business income coverage is purchased) expands Business Income coverage resulting from a covered accident at an anchor location that attracts customers to an insured location.

**Environmental Efficiency and Green Coverage:** Pays for upgrades to more energy efficient or environmentally friendly equipment.



## Other Benefits

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**Public Relations Coverage:** (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

**Contingent Business Interruption:** (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

## Optional Coverage

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The coverage is included only if specified limits of insurance are shown on the Schedule of Coverage. A quote may be available (a completed application may be required).

**Data Compromise Coverage:** Up to \$50,000 (Annual Aggregate) for an Insured affected by a data breach. When a data breach occurs involving personal identifying information (information not typically available to the public) coverage includes expenses you incur for:

- Legal Counsel: to determine how you should best respond to the breach.
- Forensic Services: to help assess the nature and extent of the compromise.
- Regulatory Notification: to provide notification to the Office of the Privacy Commissioner of Canada.
- Notification and Services to Affected Individuals: a packet of customer support information, access to a helpline, fraud alert for the affected individuals, identity restoration case management for victims of identity theft caused by the breach.
- Public Relations Services: to assist in restoring your reputation.

**Identity Recovery Coverage:** Up to \$15,000 (Annual Aggregate) for an Insured affected by identity theft. Coverage applies to an Insured that is a sole proprietor, a partner if the Insured is a partnership, a chief executive in a corporation or a senior ministerial employee for religious institutions. Coverage is provided for various additional and unexpected expenses an individual will sustain due to an identity theft such as: costs for credit reports, lost wages, costs for the supervision of children, elderly or infirm dependents.

## Additional Information

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Bl&I automatically provide inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

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# Owned Automobile Coverage Highlights

## Overview

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We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

## Features

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### Third-Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

### Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

### Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

### Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

### Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value. Refer to Automobile Replacement Cost Coverage Change Highlights page for details on Replacement Cost Coverage.

## Additional Information

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### Blanket Fleet Endorsement:

- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

### Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

For a list of vehicles quoted, refer to Exhibit "B".

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## Program Options Highlights of Coverage

Intact Public Entities offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

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# Crime Coverage Options

## **Extortion Coverage (Threats to Persons and Threats to Property)**

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Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

### **Threats to Person:**

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

### **Threats to Property:**

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

## **Pension or Employee Benefit Plan Coverage**

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Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

## **Residential Trust Fund Coverage (for Select Classes of Business Only)**

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- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

## **Credit Card Coverage**

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Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

## **Client Coverage (Third Party Bond)**

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Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

## **Fraudulently Induced Transfer Coverage**

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Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

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# Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

## Overview

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Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

**Example 1:** Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

**Example 2:** Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her "in" on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a

## Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

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Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization's employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

## Fraudulently Induced Transfer Endorsement Features

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- Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

## Limits and Deductible

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The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from \$10,000 - \$100,000.

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# Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

## Overview

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- Transport Canada is responsible for regulating UAV's. Their terminology for UAV's (Unmanned Aerial Vehicles) has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS) rather than UAV's (Unmanned Aerial Vehicles). Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover Remotely Piloted Aircraft Systems (RPAS) or UAV's. Coverage may be available when operators are in compliance with current regulations. Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.

## Property Coverage

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- Property: (Optional Coverage).
- All Risk Coverage for the Remotely Piloted Aircraft Systems (RPAS) including all permanently attached equipment and Ground or Operating Equipment (including any detachable equipment such as cameras etc).
- Coverage includes electrical and mechanical breakdown.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard exclusions within the Property All Risk Wording, the following exclusions also apply:**
- Those used for military purposes, personal or recreational use.
- Those being rented to, leased to or lent to others.
- Mysterious disappearance after commencement of a flight unless Remotely Piloted Aircraft Systems - RPAS (UAV) remains unrecovered for 30 days.
- If they are not in compliance with the manufacturer's specifications (e.g. the weight payload) is exceeded, when operated in wind at a higher speed than recommended etc.).
- Remotely Piloted Aircraft Systems - RPAS (UAV's) must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the Remotely Piloted Aircraft Systems-RPAS (UAV) or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the Remotely Piloted Aircraft Systems - RPAS (UAV) or the equipment.

## Liability Coverage

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- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the liability limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to Remotely Piloted Aircraft Systems (RPAS).
- Having a range of up to a maximum of 1km from the operator.
- With an altitude of 500 metres or less.
- Operators meeting all Transport Canada regulations.
- Not being used for military purposes, personal or recreational use.

## Important Information

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While our endorsements are primarily designed to offer coverage for Remotely Piloted Aircraft Systems - RPAS (UAV's) 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

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# Claims Exhibit

**IMPORTANT:** This claims report is prepared by Intact Public Entities for the sole and exclusive use of Intact Public Entities, the Insured and, where applicable, their broker and may not be relied upon by any other party. By receipt of this information the Insured and their broker acknowledge their responsibility for keeping this information *strictly confidential*. Neither Intact Public Entities nor its representatives shall be liable, either directly or indirectly, for any loss, damage, injury or costs suffered or incurred by the Insured or any other party arising or alleged to have arisen by the reliance on this report, outside of Intact Public Entities. Intact Public Entities is not responsible for any changes or alterations to this report from its original form or content. For further information, please refer to your policy.

**WARNING:** Claim reserves by their nature are estimates only and are subject to change. Casualty claims can be complex and can take many years to reach resolution. Over that time it is not unusual for claims costs to escalate, sometimes dramatically, from current estimates. Further, for many reasons liability claims are often reported after a policy year has ended - sometimes years later. Therefore, this report is likely not a complete or final view of the ultimate incurred claims for this Insured.

Classification of Claim	Year	Number	Incurred Amount *
1. Automobile			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	2	1,087
	<b>TOTAL</b>	2	\$ 1,087
2. Property Buildings/Contents			
	2013-2014	1	\$ 16,756
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	1	6,224
	<b>TOTAL</b>	2	\$ 22,980

\* **INCURRED AMOUNT -** Includes all payments plus outstanding reserves plus expenses, less any deductible applying.



# EXHIBIT “A”

Estimate of Values

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**The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities, significant interference with its competitive position and/or cause it undue loss.**

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**Report #:** 8.2  
**Subject:** Adjustment to LHC Board for 2023  
**To:** Board Members  
**Presented By:** Shannon Johnson, CFO  
**Prepared By:** Jennifer Harris, Administrative Officer  
**Date:** July 13, 2023

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**Resolution:**

THAT the Board approve the amendment of Resolution 23 03 06 to replace Director Sean Cotton with Director Ryan Baptiste on the Parry Sound District Housing Corporation.

**Report:**

The Parry Sound District Housing Corporation (the Local Housing Corporation or LHC) is a wholly owned subsidiary of the District of Parry Sound Social Services Administration Board (the DSSAB). It was incorporated under the *Business Corporations Act* and as such must appoint Officers and Directors, appoint auditors, approve financial statements, file tax returns, etc. each year. At the time of formation of the LHC and transfer of social housing to the DSSAB in 2000, the initial Board members were appointed by the Ministry of Municipal Affairs and Housing. Shortly thereafter, for efficiency of operations and also to reflect the reality of the ownership and responsibility for the LHC, the DSSAB Board started the process of appointing all DSSAB Board Members and relevant staff as Officers and Directors of the Corporation.

Operationally, this has allowed us to act on the business of the Corporation at our regular Board meetings. All activities related to the business of social housing are conducted by the DSSAB. The LHC holds title to the social housing property. Relevant minutes are transferred to the Parry Sound District Housing Corporation minute books and files.

**Report #:** 8.3  
**Subject:** 2023 NOSDA AGM Resolutions  
**To:** Board Members  
**Presented By:** Tammy MacKenzie, CAO  
**Prepared By:** Jennifer Harris, Administrative Officer  
**Date:** July 13, 2023

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**Resolution:**

THAT the Board endorses and approves the 2023 NOSDA AGM resolutions as attached.

**Report:**

NOSDA held their 2023 Annual General Meeting in Thunder Bay from June 20<sup>th</sup> to 22<sup>nd</sup>. At this meeting the attached resolutions were discussed and approved.



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-6**

Subject: **Capital Funding**  
**Affordable Housing Crisis in the North**

Date: June 22, 2023

Moved By: **Norman Mann**                      Seconded By: **Mark King**

**WHEREAS** Northern Ontario is in the middle of an Affordable Housing Crisis where there are 8,488 individuals/families on the Community Housing waiting list; and

**WHEREAS** the Federal budget contained little in terms of support for Affordable Housing specifically for Northern Ontario; and

**WHEREAS** there has been very little provided to Northern Ontario through the CMHC Co-Investment Fund or the Rapid Housing Initiative; and

**WHEREAS** the province has failed to recognize the District Social Services Administration Boards (DSSAB) as eligible applicants allowed to borrow from Infrastructure Ontario, thereby disadvantaging 144 Northern municipalities; and

**WHEREAS** employers who want to expand or develop or relocate their business to Northern Ontario cannot find employees because of the lack of affordable housing in the North.

**THEREFORE BE IT RESOLVED THAT** NOSDA calls on the Premier to utilize a capital funding mechanism specific to Northern Ontario to support local Service Manager strategies to address the Affordable Housing crisis; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Premier to make the required changes that would allow DSSAB's to have access to capital financing options through Infrastructure Ontario; and

**FURTHER BE IT RESOLVED THAT** NOSDA advocate to the federal and provincial governments to ensure they are working together to support and fund the creation of new housing and the modernization of existing affordable housing in Northern Ontario.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-7**

Subject: **Population Health Outcomes**

Date: June 22, 2023

Moved By: **Jeff Laferriere**

Seconded By: **Cheryl Fort**

**WHEREAS** the Northern Ontario region has significant access issues characterized by lengthy waitlists for mental health and addictions services that preclude quality individual and population health outcomes; and

**WHEREAS** NOSDA members are left having to address impacts of the failing mental health and addiction sector without being given the capacity to address related issues facing their clients in Ontario Works, Community Housing and Paramedic Services; and

**WHEREAS** NOSDA members deliver services that are integral to the health service continuum and yet those services are limited in their efficacy due to the lack of integration with health service providers; and

**THEREFORE BE IT RESOLVED THAT** NOSDA members need to be considered full partners in the health service continuum at both the system and clinical levels to leverage available resources to generate positive population and individual health outcomes; and

**FURTHER BE IT RESOLVED THAT** in keeping with the provincial 'all of government' emphasis, the province must ensure stable funding is in place to resource the inclusion of the socio-economic determinants of health serviced by NOSDA members and should be included in the health service system.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-8**

Subject: **Homelessness Crisis in the North**

Date: June 22, 2023

Moved By: **Andrew Hallikas**

Seconded By: **Kasey Etreni**

**WHEREAS** the Federation of Northern Ontario Municipalities (FONOM), the Northwestern Ontario Municipal Association (NOMA) and the Northern Ontario Service Deliverers Association (NOSDA) jointly commissioned a study by the Northern Policy Institute (NPI) on the Homelessness, Addiction and Mental Health Crisis in the North; and

**WHEREAS** the report calls for urgent action by the provincial and federal government to address the homelessness, addiction, and mental health crisis in Northern Ontario; and

**WHEREAS** according to the NPI report, the 2021 homeless enumeration data shows the Districts of Sault Ste. Marie, Kenora, Nipissing, Thunder Bay and Cochrane have proportionately larger homeless populations than the five largest cities in Ontario; and

**WHEREAS** according to the NPI report, the Districts of Thunder Bay and Cochrane have more than double the homelessness rates of Ottawa, Hamilton, and Waterloo; and

**WHEREAS** the homelessness shelter system must serve an area of 806,000 km<sup>2</sup> in Northern Ontario and but predominantly only available in larger Northern cities; and

**WHEREAS** the numbers in the NPI report are based on data from Point-in-Time counts and the actual numbers would be much higher; and

**WHEREAS** the current HPP funding is needed to address emergency shelter and prevention services for those who are already homeless or at risk of homelessness.

**THEREFORE BE IT RESOLVED THAT** NOSDA calls on the Premier to provide additional funds for homelessness prevention programs that target 'up-stream' interventions developed specifically by the North for the North; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Premier to work with the Federal government to make capital grants available to NOSDA members so the North can properly care for its residents whether they need a shelter or affordable housing options; and

**FURTHER BE IT RESOLVED THAT** the province provide long-term funding for capital repairs on existing community housing units to maintain the current affordable housing stock in the North; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Federal and Provincial governments to support the creation of culturally appropriate community housing facilities.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-9**

Subject: **Canada-Wide Early Learning and Child Care (CWELCC)  
Notional Space Targets and Adequate Capital**

Date: June 22, 2023

Moved By: **Debbie Ewald**

Seconded By: **Jeff Laferriere**

**WHEREAS** Ontario's Action Plan for implementing the CWELCC system includes providing capital start-up grants to support the creation of new spaces in targeted regions, and for underserved communities; and

**WHEREAS** Eligible licensees are able to receive a grant for renovations covering up to \$90 per square foot of a new or expanded space with a cap up to \$350,000 for every 50 child care spaces created; and

**WHEREAS** Actual costs of renovating in the North are approximately \$200 - \$250 per square foot and the cost of new construction is approximately \$400 – 450 per square foot, with ongoing cost escalation; and

**WHEREAS** NOSDA members are concerned about their ability to create new spaces as many schools in the North are at capacity, and the provincial start-up grants do not provide major capital funding for the creation of community-based childcare centres; and

**WHEREAS** the Province's Access and Inclusion Framework requires service system managers to identify priority neighborhoods to support space expansion and access to licensed child care, including for low-income, vulnerable, diverse, Francophone, and Indigenous communities; and

**WHEREAS** the devastating effects of the residential school system continue to have an immense impact on Indigenous families, educators, leaders, and communities today; and



**WHEREAS** the final report from Canada’s Truth and Reconciliation Commission includes calls-to-action for education including calling upon the federal, provincial, territorial, and Aboriginal governments to develop culturally appropriate early childhood education programs for Aboriginal families, and to enable parental and community responsibility, control, and accountability.

**THEREFORE BE IT RESOLVED THAT** NOSDA request the province to fund the North appropriately to meet the financial demands created by the expansion targets outlined in the CWELCC agreement; and

**FURTHER BE IT RESOLVED THAT** NOSDA requests the Minister of Education to make adequate capital funding available for the creation of community childcare spaces where existing community schools are at capacity and/or where priority populations are best served by culturally appropriate community-based child care; and.

**FURTHER BE IT RESOLVED THAT** the funding be flexible to allow service system managers to determine the best use of their entire child care allocation in order to create new spaces and meet the child care needs in their respective communities.



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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-10**

Subject: **Service System Planning / 2024 Canada-Wide Early Learning and Child Care (CWELCC) Funding Formula**

Date: June 22, 2023

Moved By: **Derek Mundle**

Seconded By: **Norman Mann**

**WHEREAS** the province has signed the CWELCC Agreement with the Federal government that will see childcare costs for children aged 0-6 reduced to an average of \$10 per day by 2026; and

**WHEREAS** the province is working toward the development of a sustainable CWELCC funding model that is responsive to child care cost structures to support and grow the current child care system; and

**WHEREAS** CMSMs and DSSABs manage children's services through a comprehensive service system planning process reflecting current child care legislation, directives and evolving needs of communities while promoting accountability, quality, and integrity throughout the system; and

**WHEREAS** the threshold for allowable administration funding that CMSMs and DSSABs can spend on child care has been reduced from 10% to 5%; and

**WHEREAS** the service system management administration grant in the proposed new funding formula is currently undefined in scope and allocation; and

**WHEREAS** a further reduction in administration funding will impact the ability of service system managers in the North to effectively fulfill their requirements to plan for and respond to the local priorities and needs of communities and;

**WHEREAS** administrative funding based on a percentage of the allocation leads to disproportionate allocation and service provision.

**THEREFORE BE IT RESOLVED THAT** NOSDA requests the Ministry of Education to ensure adequate administrative resources to each NOSDA member that allows them to implement the CWELCC agreement and;

**FURTHER BE IT RESOLVED THAT** the Ministry lift the restrictions on the ECE wage cap and allow NOSDA members to use available funds to offer competitive wages; thereby opening childcare seats which are currently closed due to a lack of staffing as a result of low wages; and

**FURTHER BE IT RESOLVED THAT** NOSDA requests the Ministry of Education to implement the changes recommended by the [NOSDA discussion paper](#) on the Child Care Funding Formula.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-11**

Subject: **Impacts of Social Assistance Reform in the North**

Date: June 22, 2023

Moved By: **Andrew Hallikas**

Seconded By: **Vern Gorham**

**WHEREAS** the province of Ontario has announced its vision for a renewed social assistance system that once realized, will provide for more effective people-centred services to improve client outcomes; and

**WHEREAS** NOSDA supports AMO's assertion that the changes must be implemented without an increase in municipal program delivery costs and that the changes do not alter the current provincial-municipal cost-sharing arrangements; and

**WHEREAS** the province has introduced Bill 276, the Supporting Recovery and Competitiveness Act, 2021 and the proposed changes therein do not deal with the burdensome and unnecessary rules within the Social Services Assistance System that require significant staff time to administer, nor do the proposed changes deal with the adequacy of allowances; and

**WHEREAS** Provincial–municipal collaboration has resulted in a social assistance framework based on helping people achieve stability in their lives. This means a system where caseworkers focus on the building blocks of greater independence and long-term employability, using their time with clients to understand people's needs; and

**WHEREAS** the co-design of the social assistance system with municipal partners seems to have stalled and the province appears to be developing its own system without any direct municipal input.

**THEREFORE BE IT RESOLVED THAT** NOSDA members call on the province to get back to the table with municipalities to co-design the new vision for social assistance that works for all parts of Ontario including rural and Northern Ontario; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Premier of Ontario to move forward with the vision for a renewed social assistance system and acknowledge that the vision cannot be accomplished unless the province eliminates and / or changes the rules within the system; and

**FURTHER BE IT RESOLVED THAT** the adequacy of social assistance provided to the most vulnerable in our society needs to be adequate; and

**FURTHER BE IT RESOLVED THAT** new Program Delivery Funding needs to be allocated as municipal staff roles will change from financial monitoring of client allowances to providing stability supports to clients. The province needs to recognize the work involved and the supports needed for both clients and staff and;

**FURTHER BE IT RESOLVED THAT** any reduction in funding as a result of Employment Services Transformation be based on the historical planning allocation that was eliminated in 2019.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-12**

Subject: **Partnership with Ontario Health**

Date: June 22, 2023

Moved By: **Barry Baltessen**

Seconded By: **Cheryl Fort**

**WHEREAS** the province of Ontario has announced its vision for a renewed social assistance system which will see municipal Service System Managers responsible for Life Stabilization; and

**WHEREAS** the Province, Municipalities and the community at large must all work together to create a system that will achieve the goals of life stabilization and better outcomes for those who need help; and

**WHEREAS** NOSDA members have been recognized as the Municipal Service System Managers for Human Services for all municipalities in Northern Ontario; and

**WHEREAS** NOSDA members are recognized as valued partners and key stakeholders by School Boards, Public Health Units, Hospitals, Non-Profit Housing Providers, Local Health Integration Networks, Community Agencies, and municipalities; and

**WHEREAS** access to financial assistance is not enough, it takes a lot of support in terms of mental health, addictions services, primary care, parenting, family supports, youth programs, affordable housing, and childcare, etc.; and

**WHEREAS** true Stability Support for many individuals in the North cannot be achieved until the province deals with the lack of adequate, affordable, and supportive housing in Northern Ontario; and

**WHEREAS** unaddressed poverty will continue to be the key limiting factor in health outcomes regardless of health service investments; and

**WHEREAS** Ontario Health North has developed a framework with NOSDA that articulates how the NOSDA and Ontario Health North East and North West will consult and collaborate to strengthen health services across Northern Ontario to the benefit of the residents of this region.

**THEREFORE BE IT RESOLVED THAT** NOSDA calls on the Minister of Health to support Ontario Health North in implementing the framework that will create a true partnership with Municipal Service System Managers to ensure the success of the renewed vision for social assistance in Ontario; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Premier to work with NOSDA to develop a stable funding model to build on opportunities to address the housing crisis for supportive and transitional housing for health, purpose-built housing for the justice system and housing for those that live with physical disabilities with Ontario Health at the table ensuring the appropriate health services are made available to support this purpose-built housing; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Premier to designate one board seat on the Ontario Health Board to NOSDA to ensure that the interests of NOSDA members and Northern Ontario are represented and that the socio-economic determinants of health are included in system and clinical care service development models.



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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-13**

Subject: **Employment Services Transformation**

Date: June 22, 2023

Moved By: **Kasey Etreni**

Seconded By: **Bruce Killah**

**WHEREAS** the province is transforming Ontario's employment services to make them more efficient, more streamlined, and outcomes focused; and

**WHEREAS** as part of Employment Services Transformation, a new service delivery model will integrate social assistance, employment services, as well as other government employment services, into Employment Ontario. This new system will be more responsive to the needs of job seekers, businesses, and local communities; and

**WHEREAS** the Ministry of Labour, Immigration, Training and Skills Development is transforming the employment services system to reduce fragmentation and duplication between provincial employment systems to improve client service, increase accountability and achieve better outcomes for all job seekers and employers; and

**WHEREAS** the Ministry of Labour, Immigration, Training and Skills Development has launched the competitive selection process for Service System Managers across the final Phase 3 catchment areas of Toronto, Northeastern Ontario, and Northwestern Ontario; and

**WHEREAS** it has also been acknowledged that other municipally delivered services including Housing Services and Children's Services are fundamental to assisting individuals along the continuum of employment; and

**WHEREAS** NOSDA members have been collaborating with Colleges in Northern Ontario to determine the best approach for an Employment Service System that truly meets the needs of job seekers and employers in the North; and

**WHEREAS** the Ministry of Labour, Immigration, Training and Skills Development will negotiate employment performance zones with the successful Service System Managers as they set their performance targets; and

**WHEREAS** the determination of these employment performance zones will be critical to the success of Employment Transformation in Northern Ontario. We need to ensure that larger centres have the appropriate resources to support employees entering the labour market so new and existing employers can grow the economy in Northern Ontario; and



**WHEREAS** our rural and remote areas need to be protected to ensure they have the appropriate in-person resources that employees need as they enter or re-enter the labour market. Online services to rural and remote areas cannot be the only form of service provision they receive.

**THEREFORE BE IT RESOLVED THAT** NOSDA call on the Premier of Ontario to move forward with the transformation of the employment services system and more specifically that the province engage CMSM/DSSABs as full partners in determining/finalizing the employment performance zones, in which the Service System Managers will be expected to achieve performance target while maintaining services and planning employment services in the North; and

**THEREFORE BE IT RESOLVED THAT** the Ministry of Labour, Immigration, Training and Skills Development needs to incentivize Service System Managers to expand their services to every corner of Northern Ontario.



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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-14**

Subject: **Community Paramedicine Funding**

Date: June 22, 2023

Moved By: **Cheryl Fort**

Seconded By: **Vern Gorham**

**WHEREAS** the province provides funding for High Intensity Supports and Community Paramedicine through the Ministry of Health's Ontario Health Teams (formerly the LHINs) to select Paramedic Services; and

**WHEREAS** the province has recently provided funding through the Ministry of Long-term Care for Community Paramedicine to divert patients from Long-Term Care waitlists; and

**WHEREAS** Community Paramedicine programs contribute to community health and well-being by providing health care assessment and service in individual homes versus acute care centres; thereby reducing unnecessary hospital and primary care visits.

**THEREFORE BE IT RESOLVED THAT** NOSDA calls on the Premier to make the current time limited three-year funding allocations for Community Paramedicine permanent and ongoing funding with appropriate economic increases that reflect geographic cost pressures; and

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the Minister of Health to amend the current certification requirements for Paramedics, so the Community Paramedicine Program does not impact the 911 emergency health services.

A handwritten signature in black ink that reads 'Michelle Boileau'.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-15**

Subject: **Non-Urgent Patient Transfer**

Date: June 22, 2023

Moved By: **Derek Mundle**

Seconded By:

**Norman Mann**

**WHEREAS** the Province has created a Regionalized Health Care System to maximize service to patients in a central location; and

**WHEREAS** non-urgent transfer patients generally do not require the use of an ambulance, however, in Northern Ontario ambulances are utilized extensively, as alternate, less costly and more efficient medical transport services have not been developed by Northern hospitals; and

**WHEREAS** in Southern Ontario, non-urgent patient transfers are provincially funded at 100%, through the use of medical transport services, at a much lower cost than utilizing Paramedic Services and eliminating the risk of delay in response to emergent calls; and

**WHEREAS** in Northern Ontario the cost of non-urgent transfers is not funded at 100% and municipalities are still required to contribute municipal funds to make the non-urgent system work properly and;

**WHEREAS** the province has recognized that using ambulances is inefficient and has started to fund some Non-Urgent Patient transfer systems across Northern Ontario for a three-year period that is scheduled to expire on March 31, 2024.

**THEREFORE BE IT RESOLVED THAT** NOSDA calls on the province to make the non-urgent patient transfer funding in Northern Ontario permanent ongoing funding and;

**FURTHER BE IT RESOLVED THAT** NOSDA calls on the province to fund 100% of all non-urgent patient transfer services in Northern Ontario.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting  
Thunder Bay

**Resolution # 2023-16**

Subject: **Mental Health & Addiction Treatment Services**

Date: June 22, 2023

Moved By: **Cheryl Fort**

Seconded By: **Kasey Etreni**

**WHEREAS** Ontario is currently experiencing a mental health and addiction crisis; and

**WHEREAS** northern Ontario citizens and communities have been disproportionately impacted; and

**WHEREAS** addictions treatment for northern Ontario community members is not readily available nor accessible; and

**WHEREAS** people suffering from addiction need immediate access to withdrawal management and addiction treatment services; and

**WHEREAS** Ontario Health and NOSDA have the common goal to improve population health outcomes.

**NOW THEREFORE BE IT RESOLVED** that NOSDA call upon Ontario to strengthen northern health care by increasing capacity through the creation of new addiction treatment services system and facilities that are easily accessible to people suffering from mental health and addiction issues; and

**FURTHER BE IT RESOLVED THAT** the province engage NOSDA members in determining where services are delivered in the North.

A handwritten signature in black ink that reads 'Michelle Boileau'.

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**Michelle Boileau, NOSDA Chair**



2023 Annual General Meeting

**Resolution # 2023-17**

Subject: **Adjournment**

Date: June 22, 2023

Moved By: **Jeff Laferriere**

Seconded By: **Cheryl Fort**

BE IT RESOLVED THAT we do now adjourn the 2023 NOSDA AGM Business Meeting.

A handwritten signature in black ink that reads 'mboileau'.

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**Michelle Boileau, NOSDA Chair**

**Report #:** 8.4  
**Subject:** Audited Financial Statements  
**To:** Board Members  
**Presented By:** Shannon Johnson, CFO  
**Prepared By:** Shannon Johnson, CFO  
**Date:** July 13, 2023

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**Resolution:**

THAT the Board approves the draft Audited Financial Statements for the DSSAB for the year ended December 31, 2022.

**Report:**

The draft Audited Financial Statements for the year ended December 31, 2022, will be reviewed with the Board members at the meeting for approval.



June 13, 2023

Ontario Health  
North East Region  
500 -525 University Ave  
Toronto, Ontario, M5G 2L3

Dear Ontario Health,

**RE: Letter of support for Powassan & Area Family Health Team Primary Care Expansion  
Expression of Interest**

The District of Parry Sound Social Services Administration Board (DSSAB) would like to express our support for the application submitted by the Powassan & Area Family Health Team Primary Care Expansion Expression of Interest application for expanding and enhancing interprofessional primary care teams. This EOI application is aligned with Ontario Health's visions to provide direct care to vulnerable and marginalized people, and those with poorer health outcomes, and/or without a family physician, resulting in increased health equity in our region, better health outcomes and decreased visits to the emergency rooms at our local hospitals.

As the designated Service Manager for the District of Parry Sound, we administer the Ontario Works & Homelessness Prevention Programs, act as the district's Housing and Child Care Service Manager, operate a Violence Against Women's Shelter and offer Outreach services for women and children who have experienced domestic violence. We also own and operate the Parry Sound District Housing Corporation, which maintains 6 apartment buildings and 23 family homes on the east side of this district. Our clients are often marginalized, low-income, and facing multiple barriers to obtaining health care services. Many do not have a vehicle and live in remote areas with no public transportation. Access to remote care through the internet is not possible for many of our clients due to the lack of reliable internet access in that remote area of the district.

Many of our community housing tenants are orphan patients. In fact, 133 Ontario Works recipients self report having no family doctor and are utilizing resources in West Parry Sound and North Bay. The proposed addition of new staff members to the Powassan & Area Family Health Team, including a nurse practitioner, registered practical nurse, social worker, and physiotherapist, as well as supporting administrative staff will provide much needed access to interdisciplinary providers to addressing the pressing needs of those communities.

## District of Parry Sound



1 Beechwood Drive | Parry Sound, ON | P2A 1J2  
p. 705-746-7777 or 1-800-461-4464 (Français)

[www.psdssab.org](http://www.psdssab.org) | [facebook.com/PSDSSAB](https://facebook.com/PSDSSAB)

At the DSSAB, our mission is to foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life. Recently, 185 of our Ontario Works clients self-reported that their physical health was a barrier to employment, and we know that physical health supports life stabilization, obtaining employment and maintaining housing.

For these reasons, we strongly urge Ontario Health to approve their application and allocate the necessary resources to enable the family health team to expand their services to cover our underserved and marginalized communities which is crucial for improving health equity for those we serve in the South River and Machar area. When this application is approved, we agree to support this project through the distribution of information and promotion of the program through our organization and network of community partners, to reach some of the most vulnerable individuals in our community.

Sincerely,



Tammy MacKenzie  
Chief Administrative Officer  
District of Parry Sound Social Services Administration Board



June 7, 2023

Ontario Health  
North East Region  
500 - 525 University Ave  
Toronto, Ontario, M5G 2L3

Dear Ontario Health,

**RE: LETTER OF SUPPORT FOR PARRY SOUND FAMILY HEALTH (PSFHT) TEAM IPC EOI APPLICATION**

The District of Parry Sound Social Services Administration Board (DSSAB) is pleased to support the Parry Sound Family Health Team's Expression of Interest (EOI) application for expanding and enhancing interprofessional primary care teams. This EOI application is aligned with Ontario Health's visions to provide direct care and health-care related information to vulnerable and marginalized people, new immigrants (e.g., Ukraine, Mexico, India), and those without a family physician, resulting in decreased visits to the Emergency room at the West Parry Sound Health Centre and enhancing health outcomes and access to health care, of patients in the Parry Sound area.

As the designated Service Manager for the District of Parry Sound, we administer the Ontario Works & Homelessness Prevention Programs, act as the district's Housing and Child Care Service Manager, operate a Violence Against Women's Shelter and offer Outreach services for women and children who have experienced domestic violence. We also own and operate the Parry Sound District Housing Corporation, which maintains 9 apartment buildings and 35 family homes across the District of Parry Sound. Our clients are often marginalized, low-income, and facing multiple barriers to obtaining health care services. Many do not have a vehicle and live in remote areas with no public transportation. Access to remote care through the internet is not possible for many of our clients due to the lack of reliable internet access in that remote area of the district. Many of our community housing tenants are orphan patients. In fact, 133 Ontario Works recipients self report having no family doctor.

The Parry Sound Family Health's application is focused on patients receiving the right care, in the right place.

Application is for:

<p><b>Nurse Practitioner</b></p>	<ul style="list-style-type: none"> <li>● NP possibly providing patient care to unattached patients.</li> <li>● Increase access to patient care             <ul style="list-style-type: none"> <li>○ Parry Sound has a family MD shortage, so it is helpful that NPs have an expanded scope of practice over the last few years. This enhanced autonomy allows NPs to deliver timely and efficient care.</li> <li>○ Supporting additional after-hours clinics.</li> <li>○ Increased availability of same-day appointments.</li> <li>○ Increased availability of regular appointments.</li> <li>○ Nurse practitioners excel in collaborating with other healthcare professionals as part of a multidisciplinary team.</li> </ul> </li> <li>● Increase availability of specialized programs for vulnerable patients either existing (e.g., Memory clinic for geriatrics) or new programs.</li> <li>● Increasing preventative care and screening procedures by educating individuals and families about disease prevention, self-care management, healthy lifestyle choices, and the importance of preventive screenings.</li> <li>● Increased capacity to contribute to other local OH initiatives (e.g., Geriatric Pathway) and the Parry Sound Health and Social Services Support Network.</li> </ul>
<p><b>Social Worker/ Mental Health Therapist</b></p>	<ul style="list-style-type: none"> <li>● Increase the access and timeliness to mental health care for patients.</li> <li>● Providing webinar and/or group education sessions for patients to learn and implement preventive mental health care strategies.</li> <li>● Increase availability of specialized programs for vulnerable patients either existing (e.g., Memory Clinic, Smoking Cessation) or new programs.</li> <li>● Increasing preventative care and screening procedures.</li> <li>● Enhanced team-based approach to patient care because mental health workers play a crucial role in coordinating care for individuals with complex mental health needs. They collaborate with primary care providers, psychiatrists, psychologists, and other community resources to ensure that patients receive appropriate and coordinated mental health services.</li> </ul>

	<ul style="list-style-type: none"> <li>• Increased capacity to oversee and support student placements/training; enhances recruitment/retention strategies for mental health professionals in rural, northern communities.</li> <li>• Increased capacity to contribute to other local OH initiatives (e.g., Geriatric Pathway, Opioid Weaning program) and the Parry Sound Health and Social Services Support Network.</li> </ul>
<p><b>Dietician</b></p>	<ul style="list-style-type: none"> <li>• Provide evidence-based dietary recommendations and interventions tailored to individual patients' needs, addressing various health concerns such as chronic conditions, weight management, and dietary restrictions.</li> <li>• Provides nutritional plans to enhance the existing PSFHT's programs (e.g., diabetes, hypertension, Smoking Cessation, etc).</li> <li>• Working collaboratively with physicians and other interdisciplinary practitioners.</li> <li>• Providing webinar and/or group education sessions for patients to learn and implement preventives measures to improve health outcomes.</li> <li>• Increasing preventative care and screening procedures.</li> <li>• Enhanced team-based approach to patient care, maximizing scope practice</li> <li>• Holistic Approach to Health - By incorporating nutrition into primary care, dietitians can support patients in achieving optimal health outcomes and preventing future health issues.</li> <li>• Dietitians are skilled in collaborating with other healthcare professionals, including physicians, nurses, and pharmacists, as part of an interprofessional care team.</li> <li>• Increased capacity to contribute to other local OH initiatives (e.g., Geriatric Pathway) and the Parry Sound Health and Social Services Support Network.</li> </ul>

Ontario Health's approval of the PSFHT's EOI application will increase access to care for unattached patients and those with poorer health outcomes which is crucial for improving health equity for the patients in the Parry Sound area. By enhancing the team-based models of interprofessional primary care, the PSFHT can maximize the efficacy and scope of practice, ensuring that patients receive comprehensive and timely access to care.

At the DSSAB, our mission is to foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life. Recently, 185 of our Ontario Works clients self-reported that their physical health was a barrier to employment, and we know that physical health supports life stabilization, obtaining employment and maintaining housing.

The PSFHT is committed to integration and collaboration with the broader health care system, including Ontario Health Teams and initiatives, and participation in population-based planning that will contribute to a more coordinated and patient-centered approach to health service delivery, benefiting all individuals, particularly those most in need.

For these reasons, we strongly support this initiative by the PSFHT. When this application is approved, we agree to support this project through the distribution of information and promotion through our organization and network of community partners, to reach the most vulnerable individuals in our community.

Sincerely,



Tammy MacKenzie  
Chief Administrative Officer  
District of Parry Sound Social Services Administration Board

June 5, 2023

Ontario Health North East

*Re: Support for Sundridge Medical Centre*

To whom it may concern,

The District of Parry Sound Social Services Administration Board (DSSAB) would like to express our support for the application submitted by the Sundridge & District Medical Centre and the Burk's Falls Family Health Team for the Primary Care Expansion announced by Ontario Health. We believe the proposed project will provide a valuable benefit to those we serve, and to the community in general.

As the designated Service Manager for the District of Parry Sound, we administer the Ontario Works & Homelessness Prevention Programs, act as the district's Housing and Child Care Service Manager, operate a Violence Against Women's Shelter and offer Outreach services for women and children who have experienced domestic violence. We also own and operate the Parry Sound District Housing Corporation, which maintains 6 apartment buildings and 23 family homes on the east side of the district. Our clients are often marginalized, low-income, and facing multiple barriers to obtaining health care services. Many do not have a vehicle and live in remote areas with no public transportation. Access to remote care through the internet is not possible for many of our clients due to the lack of reliable internet access in that remote area of the district.

The lack of cohesiveness in the health care system in this area of the Almaguin Highlands has consistently been an issue for those looking to locate a family physician, or the health care services they so desperately need. Many of our community housing tenants are orphan patients. In fact, 133 Ontario Works recipients self report having no family doctor and we are utilizing resources in West Parry Sound and North Bay. A large portion of this is in the southeast portion of the district (Almaguin). Currently, the closest Emergency Room or walk-in clinic is over 45 minutes away. Bloodwork services are also limited, with LifeLabs willing to travel, but at a cost.

Through our partnerships, we've initiated a Memorandum of Understanding with Community Paramedicine, whereby their paramedics visit our community housing units on an as-needed basis to do check-ins and wellness checks with tenants and clients of the Ontario Works and Housing Stability programs. While this is in no way a substitute for primary family care, it is a necessary measure relied on by those tenants facing multiple barriers. This initiative itself poses many challenges and it would be of great benefit to those we serve if there were other, more

## District of Parry Sound



1 Beechwood Drive | Parry Sound, ON | P2A 1J2  
p. 705-746-7777 or 1-800-461-4464 (Français)

[www.psdssab.org](http://www.psdssab.org) | [facebook.com/PSDSSAB](https://facebook.com/PSDSSAB)

permanent options for health care services in the area. Currently, the closest Emergency Room or walk-in clinic is over 45 minutes away and bloodwork services are limited.

At the DSSAB, our mission is to foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life.

Recently, 185 of our Ontario Works clients self-reported that their physical health was a barrier to employment, and we know that physical health supports life stabilization, obtaining employment and maintaining housing.

For these reasons, we strongly support this initiative to expand primary care throughout our district, and particularly in the southeast Almaguin area. When this application is approved, we agree to support this project through the distribution of information and promotion of the program through our organization and network of community partners, to reach some of the most vulnerable individuals in our community.

Sincerely,



Tammy MacKenzie  
Chief Administrative Officer  
District of Parry Sound Social Services Administration Board



June 5, 2023

*Re: Support for Service Expansion for the West Parry Sound Health Centre Rural Nurse Practitioner Led Clinic Sites*

To whom it may concern,

The District of Parry Sound Social Services Administration Board (DSSAB) would like to express our support for the proposed expansion to services for the West Parry Sound Health Centre Rural Nurse Practitioner Led Clinic (NPLC) Sites in Argyle, Britt, Whitestone, Pointe au Baril, Rosseau, and Moose Deer Point. We believe the proposed project will provide a valuable benefit to those we serve, and to the community in general, and will enhance our community's ability to improve integration and navigate transitions between primary care, hospital, and community organizations. This proposed expansion will increase access for approximately 2,500 unattached patients to provide comprehensive primary care, including navigation within an interprofessional team and externally to other partner organizations.

As the designated Service Manager for the District of Parry Sound, we administer the Ontario Works & Homelessness Prevention Programs, act as the district's Housing and Child Care Service Manager, operate a Violence Against Women's Shelter and offer Outreach services for women and children who have experienced domestic violence. We also own and operate the Parry Sound District Housing Corporation, which maintains 9 apartment buildings and 35 family homes across the District of Parry Sound. Our clients are often marginalized, low-income, and facing multiple barriers to obtaining health care services. Many do not have a vehicle and live in remote areas with no public transportation. Access to remote care through the internet is not possible for many of our clients due to the lack of reliable internet access in that remote area of the district. Many of our community housing tenants are orphan patients. In fact, 133 Ontario Works recipients self report having no family doctor.

The WPSHC Rural NPLC has shown its ability to build and expand services through many innovative models (e.g., DSSAB/NPLC Mental Health Worker Collaboration, Rapid Access Addiction Medicine Program, Home and Community Care Overflow Service, Orphan/Unattached Patient Clinics, Community Paramedicine Collaboration, etc.). The mental health and additions professional assigned to the DSSAB and housed at the Mental Health Hub plays a deliberate role in providing enhanced clinical supports to our clients and helping them to navigate the mental health and addictions services and health care supports available in the community. It seems that whatever the barrier a client is facing in accessing primary care in the community, the NPLC steps up to find solutions.

At the DSSAB, our mission is to foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life. Recently, 185 of our Ontario Works clients self-reported that their physical health was a barrier to employment, and we know that physical health supports life stabilization, obtaining employment and maintaining housing.

The need to preserve patient safety and improve access for vulnerable, marginalized, underserved, and unattached patients is of utmost importance particularly when the system is stretched to capacity. The NPLC has proved to be an invaluable resource providing transition from in-patient or emergency departments to the community, and from our services to primary care.

For these reasons, we strongly support this initiative to expand services for the West Parry Sound Health Centre Rural Nurse Practitioner Led Clinic Sites. When this application is approved, we agree to support this project through the distribution of information and promotion through our organization and network of community partners, to reach the most vulnerable individuals in our community.

Sincerely,



Tammy MacKenzie  
Chief Administrative Officer  
District of Parry Sound Social Services Administration Board





Ontario Provincial Police  
Police provinciale de l'Ontario

10.5

## Media Release/ Communiqué

**FROM/DE:** West Parry Sound Detachment

**DATE:** July 4, 2023

### WEST PARRY SOUND OPP MONTHLY DOMESTIC REPORT FOR JUNE

**(PARRY SOUND, ON)** – Members of the West Parry Sound Detachment of the Ontario Provincial Police (OPP) have investigated 24 domestic related incidents in the month of June 2023, three of which resulted in someone being charged with a criminal offence.

Some of the charges include:

- Sexual Assault
- Fail to comply with undertaking

The OPP will not release names in order to protect the identity of the victims.

Victims in abusive relationships are not alone. If you are in an abusive relationship or know someone who is, there are local resources here to help. A call can be placed to the East & West Parry Sound Victim Services 1-705-746-0508 or the Crisis Line 24/7 1-705-938-1476 where your information will remain anonymous and confidential. You can also visit the following website for more information:

East & West Parry Sound Victim Services at: [www.psvs.ca](http://www.psvs.ca) .

- 30 -

**Contact:** Provincial Constable Joe Scali  
Community Safety Officer / Media Officer

**Phone:** (705) 746-4225

**Email:** [Joe.Scali@opp.ca](mailto:Joe.Scali@opp.ca)

[opp.ca](http://opp.ca)

**Twitter:** @OPP\_NER or @PPO\_Nordest

**Facebook:** Ontario Provincial Police – North East Region

# MONTHLY JOBS REPORT

MAY 2023

The Labour Market Group  
Guiding partners to workforce solutions.

## NIPISSING DISTRICT

There were 532 job postings recorded for Nipissing district in the month of May. Although this figure does indicate a month-over-month increase; +44 (+9%), it is the third consecutive month in which there was a significant drop; -112 (-17.4%), with regards to the year-over-year figure for the same month. It is now becoming more apparent that there is some form of economic downturn taking place within the district. 264 unique employers posted jobs in May which is slightly below; -6% (-17), April but notably below; -17.2% (-55) the May 2022 figure of 319 employers.



### OF THE 532 JOB POSTINGS



**100%**  
Collected from online sources.



**11.5%**  
(61) Requiring a bilingual individual.

**20.1%**  
(107) Criminal Record Check



For postings that listed an annual salary.



**\$76,722.66/year**  
AVERAGE



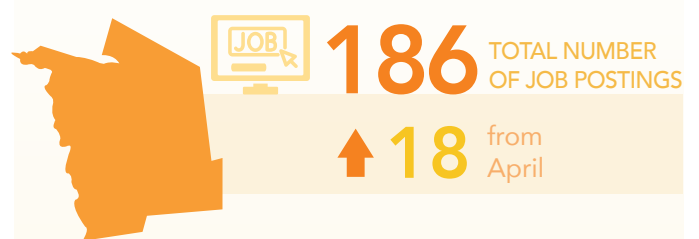
**\$23.24**  
HOURLY WAGE

The average hourly wage in May for those postings which listed one.

Of the 182 postings which listed an hourly wage 10.4% (19) were listed at the provincial minimum wage of \$15.50/hour.

## PARRY SOUND DISTRICT

There were 186 job postings recorded for the Parry Sound district in the month of May. This figure is notably above; +10.7% (18), the previous month's total of 168 postings and is relatively in-line; -2.6%, with the May 2022 total of 191 postings. This slight drop makes May the third consecutive month occurring a substantial year-over-year decrease adds to the possible indicators of the beginning of a recession. 104 unique employers posted jobs in May which is slightly above; +4% (+4), April and in-line; -1.9% (-2), than the May 2022 figure of 106.



### OF THE 186 JOB POSTINGS



**100%**  
Collected from online sources.



**5.9%**  
(11) Requiring a bilingual individual.

**5.4%**  
(10) Criminal Record Check



For postings that listed an annual salary.



**\$54,811.86/year**  
AVERAGE



**\$22.83**  
HOURLY WAGE

The average hourly wage in May for those postings which listed one.

Of the 95 postings which listed an hourly wage 7.4% (7) were listed at the provincial minimum wage of \$15.50/hour.

## TOP 5 EMPLOYERS POSTING JOBS



## TOP 5 EMPLOYERS POSTING JOBS



## TOP 5 INDUSTRIES HIRING (NAICS)



- 2** 17.3% : Retail Trade (NAIC 44-45)
- 3** 9.2% : Educational Services (NAICS 61)
- 4** 8.5% : Accommodation & Food Services (NAICS 72)
- 5** 7.3% : Construction (NAICS 23)

The Health Care and Social Assistance (NAICS-62) industry saw the greatest number of job postings in May with 22.6% (120) of the overall share each amongst all major industry classifications. This industry also saw the largest month-over-month increase of +3.5%. The largest month-over-month decrease amongst all major industry classifications of -4.1% occurred in the Manufacturing (NAICS-31-33) industry which accounted for 2.6% (14) of the postings in May.

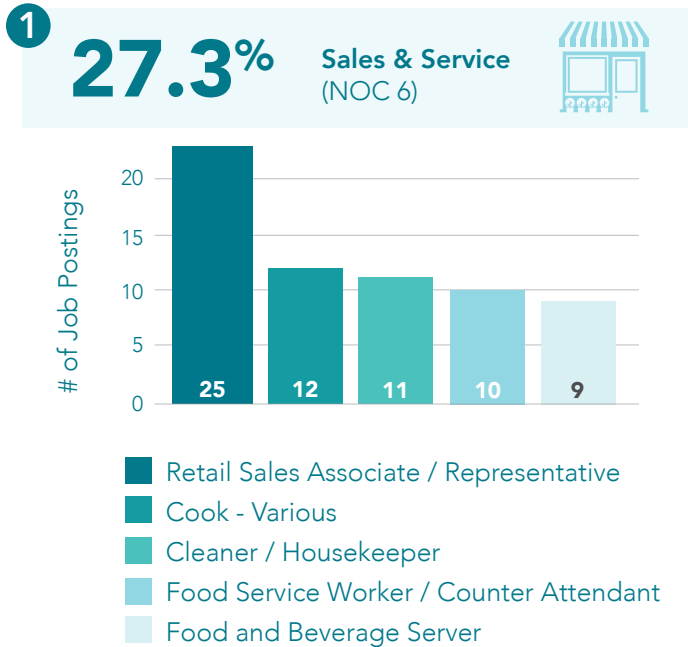
## TOP 5 INDUSTRIES HIRING (NAICS)



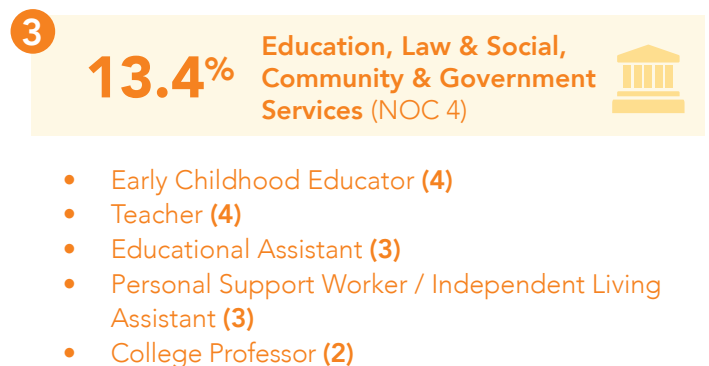
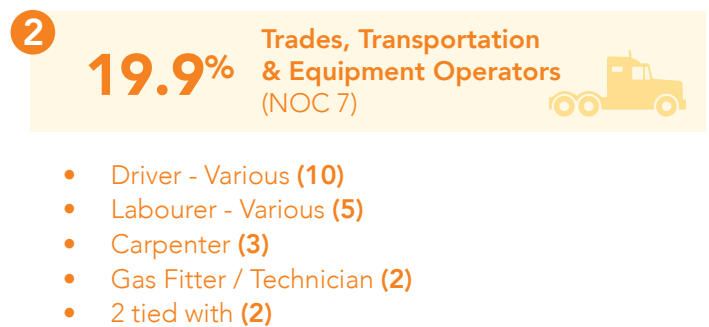
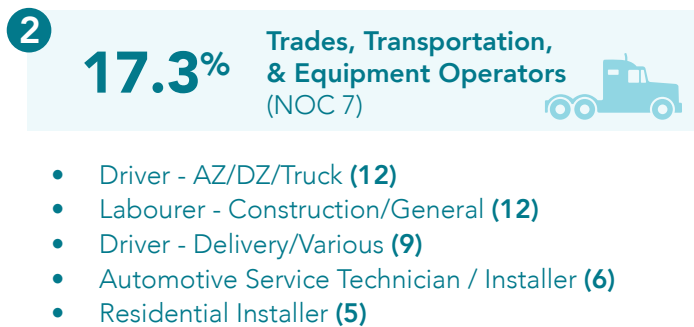
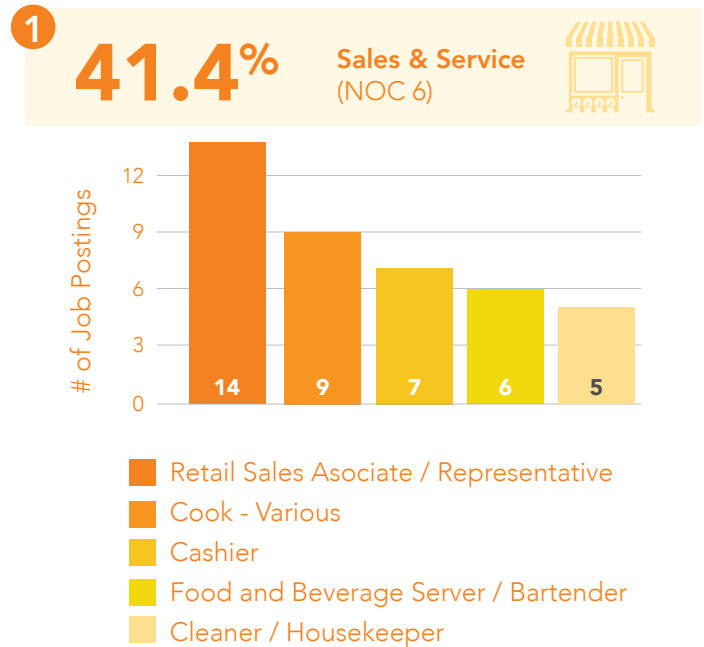
- 2** 12.9% : Health Care & Social Assistance (NAICS 62)
- 3** 11.8% : Accommodation & Food Services (NAICS 72)
- 4** 10.2% : Construction (NAICS 23)
- 5** 7.5% : Manufacturing (NAICS 31-33)

The Retail Trade (NAICS-44-45) industry saw the greatest number of job postings in May with 29.6% (55) of the overall share amongst all major industry classifications. This industry also saw the largest month-over-month increase of job posting share with a +4.6% increase from the April figure. The Accommodation and Food Services (NAICS-72) industry saw the largest month-over-month decrease of -4.2% to make up 11.8% (22) of the job postings in this month.

## TOP 3 OCCUPATIONAL CATEGORIES (NOC)



## TOP 3 OCCUPATIONAL CATEGORIES (NOC)



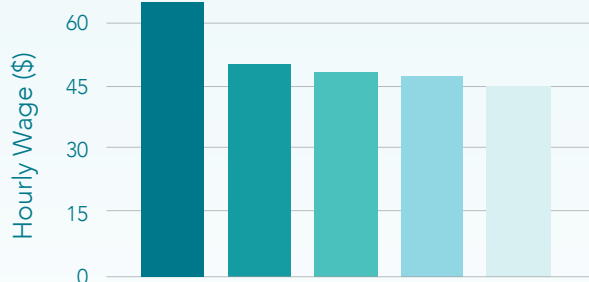
Sales and Service (NOC-6) based occupations made up the largest portion of job postings with 27.3% (145) of all postings in May when compared to the major occupational classifications. These occupations also saw highest month-over-month increase of +1.2%. Health (NOC-3) based occupations saw the largest month-over-month decrease of -3.1% to represent 7.1% (38) of the May job postings.

Sales and Service (NOC-6) based occupations represented the largest number of job postings with 41.4% (77) of all postings when compared to the major occupational classifications. These occupations also accounted for the largest month-over-month increase of +3.3%. The largest month-over-month decrease in job posting share was for Natural and Applied Sciences (NOC-2) based occupations which changed -3% to make up 0.5% (1) of the May postings.

## TOP 5 HOURLY WAGE VACANCIES



**\$63.00** **Manager - Information Technology**  
@ North Bay Regional Health Centre



**\$50.00** **Technologist - Senior**  
@ North Bay Regional Health Centre

**\$48.00** **Occupational Health, Safety and Abilities Management Specialist**  
@ West Nipissing General Hospital

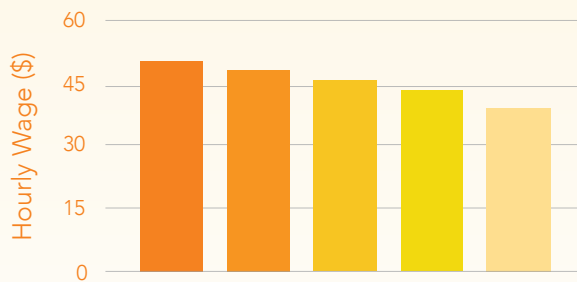
**\$47.00** **Registered Respiratory Therapist**  
@ North Bay Regional Health Centre

**\$45.00** **Clinical Informatics Analyst**  
@ North Bay Regional Health Centre

## TOP 5 HOURLY WAGE VACANCIES



**\$50.00** **Carpenter**  
@ Stone Mill Construction



**\$48.00** **Medical Clinic Manager**  
@ Burk's Falls Family Health Team

**\$46.00** **Therapist - Community Outreach And Support Team**  
@ Canadian Mental Health Association - Muskoka Parry Sound Branch

**\$44.00** **Nurse - Seniors Mental Health**  
@ Canadian Mental Health Association - Muskoka Parry Sound Branch

**\$40.00** **Construction Lead Hand**  
@ Stone Mill Construction

## TOP 3 ANNUAL SALARY VACANCIES

**\$142,422**

**Duty Counsel - Family**  
@ Legal Aid Ontario

**\$120,000**

**Accountant - CPA**  
@ Degagne Carpentry

**\$112,300**

**Manager - Mental Health and Accessibility Services**  
@ Canadore College - College Drive



## TOP ANNUAL SALARY VACANCY

**\$71,683**

**Planning Coordinator**  
@ Township of The Archipelago

**\$65,000**

**Kitchen Manager / Chef**  
@ Di Salvo's Bella Cucina and Family Style Meals

**\$55,000**

**Sous Chef**  
@ Trestle Brewing Company Limited



**Lowest Annual Salary** **\$40,000**

**Assistant General Manager - Accommodations**  
@ Holiday Inn Express North Bay

**Lowest Annual Salary** **\$40,000**

**Economic Development Officer**  
@ Shawanaga First Nation

The average hourly wage in May for those postings which listed (34.2%) an hourly wage was \$23.24/hour. This is nearly identical; +1.7% (+\$0.38/hour), to the current 12-month average of \$22.86/hour. Of the 182 postings which listed an hourly wage 10.4% (19) were listed at the provincial minimum wage of \$15.50/hour. For postings that listed an annual salary the average was \$76,722.66/year. This figure is significantly above; +15.1% (+\$10,076.22/year), the current 12-month average of \$66,646.44/year.

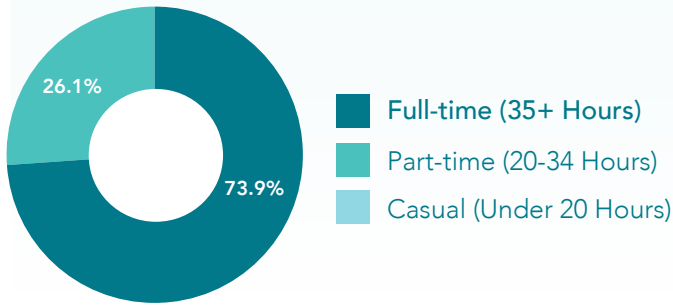
The average hourly wage in May for those postings which listed (51.1%) an hourly wage was \$22.83/hour. This figure is slightly below; -4.3% (+\$1.03/hour), to the current 12-month average of \$23.86/hour. Of the 95 postings which listed an hourly wage 7.4% (7) were listed at the provincial minimum wage of \$15.50/hour. The average annual salary listed in the month of May was \$54,811.86; significantly below; -16.4%, the current 12-month average annual salary of \$65,580.45/year.

## FULL-TIME / PART-TIME BREAKDOWN

**73.9%** of listings in May

↓ **2.6%**  
from April

73.9% (393) of the listings in May indicated that the employment offered would be classified as full-time. This figure is slightly below; -2.6%, the previous month when 76.5% of the job postings were classified as full-time.



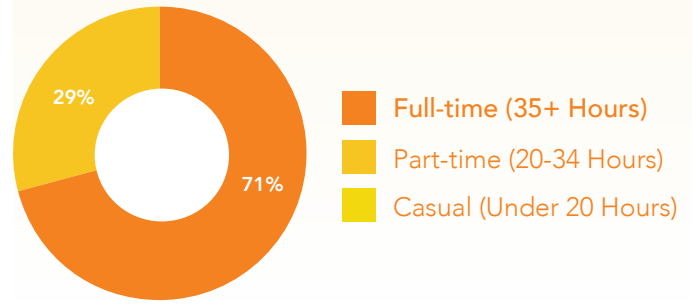
**532** Postings listed hours offered (100%)

## FULL-TIME / PART-TIME BREAKDOWN

**71%** of listings in May

↑ **9.7%**  
from April

71% (132) of the listings in May indicated that the employment offered would be classified as full-time. This figure is a notable increase; +9.7%, from the previous month where 61.3% of the job postings were classified as full-time.



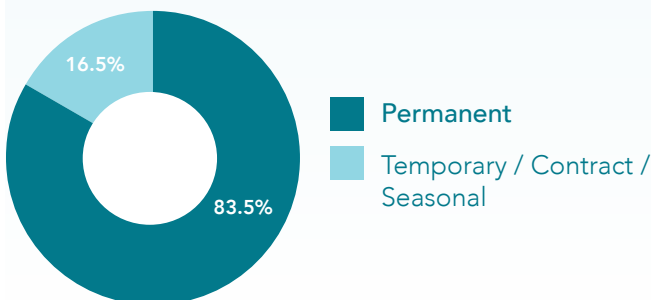
**186** Postings listed hours offered (100%)

## TERM OF EMPLOYMENT

**83.5%** of listings in May

↓ **1.4%**  
from April

83.5% (444) of the listings in May stated that the opportunity in question would be permanent. This is a slight decrease; -1.4%, from April when permanent postings made up 84.9% of the job postings.



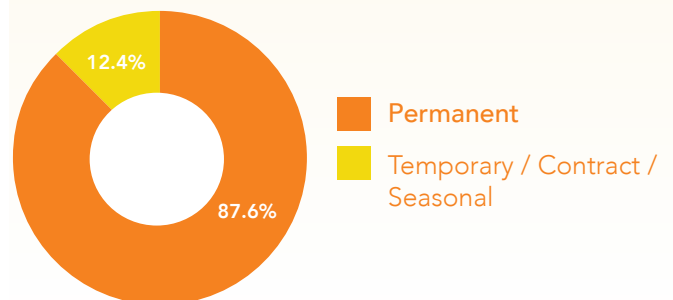
**532** Postings listed hours offered (100%)

## TERM OF EMPLOYMENT

**87.6%** of listings in May

↑ **4.3%**  
from April

87.6% (163) of the listings in May stated that the opportunity in question would be permanent. This is slightly above; +4.3%, April when these opportunities accounted for 83.3% of the job postings listed in that month.



**186** Postings listed hours offered (100%)

# ALL EMPLOYERS WITH POSTINGS IN MONTH



## NISSISSING DISTRICT

A&W (Sturgeon Falls)  
A.G. Electric LTD  
AA Cleaning Services  
Action Car and Truck Accessories  
Advance Auto Parts Inc.  
AIDS Committee of North Bay and Area  
AIM Kenny U-Pull  
Airport Animal Hospital  
Alex McKillop Tax Ltd.  
Algonquin Nursing Home of Mattawa  
AllRoads Auto Sales  
American Eagle Outfitters  
Arborworks  
Ashley HomeStore Parry Sound  
ASM Stores - Sturgeon Falls  
Baker Tilly  
Bartlett Lodge  
Bath & Body Works  
Battano Construction Limited  
Bay Commercial Roofing  
Bay Roofing and Exteriors Ltd.  
Bay Truck Stop Family Restaurant  
Bay Vision Care  
Bayland Yard  
Bayside Grounds  
Bell Canada  
Bent Toys ATV and Sled Parts  
Best Buy  
Beyond Wireless Inc.  
Binx Professional Cleaning  
Birch Lane Builders  
Blue Sky Animal Hospital  
Boathouse / Blackwell Stores  
Boutique La Vie En Rose  
Boutique Marie Claire Inc  
Bradwick Property Management  
Bumper to Bumper - H.E. Brown  
Burger World - Hammond  
Campus Living Centres  
Canada Post - Astorville  
Canada Post - North Bay  
Canada Post - Sturgeon Falls  
Canada Post - Temagami  
Canadian Imperial Bank Of Commerce  
Canadian Mental Health Association - North Bay and Area  
Canadian Tire - North Bay  
Canadore College - College Drive  
Canadore College - Commerce Court  
Can-Blast Inc  
CannAmm  
Canor Construction  
CARQUEST Canada  
Carter's/OshKosh  
Cascades Casino  
Casey's Grill Bar  
Cassellholme Home for the Aged  
Cementation Canada  
Central Welding & Iron Works  
Chad's Grass Snow and More  
Churchill's  
Cineplex Entertainment  
CJ Limited - Charm Diamond Centres  
Classic Contracting Sales & Services  
Cogeco  
Comfort Inn - Lakeshore  
Community Counselling Centre of Nipissing  
Community Living North Bay  
Complete Landscaping  
Conseil scolaire public du Nord-Est de l'Ontario  
Crisis Centre North Bay  
CTS Canadian Career College  
Dairy Queen Grill & Chill - McKeown Ave.  
Dash Outdoor  
Dawson Dental - North Bay  
Degagne Carpentry  
Dentistry on Worthington  
Designed Roofing Inc., Essential Exteriors & Northland Glass & Metal

Di-Corp  
District of Nipissing Social Services  
Administration Board  
Dollar Bazaar  
Dollarama - North Bay  
Dollarama - Sturgeon Falls  
Domus Building Cleaning  
Dr. Roberto Lavoie Medicine  
Professional Corporation  
Dr. Rod Johnston  
East Ferris Bus Lines  
East Ferris Public Library  
East Side Mario's  
Eastview Construction  
Eazy Express  
Ed Seguin & Sons Trucking and Paving  
EMCO Corporation  
Empire Living Centre  
Enbridge Inc.  
Evergreen Landscaping  
Express Parcel  
Fairfield Inn & Suites by Marriott North Bay  
First Choice Haircutters  
First General - North Bay  
First North Enterprise  
First Onsite  
First Student Canada  
Freightliner North Bay  
GardaWorld  
Garderie Soleil  
George Stockfish, CARSTAR  
GFL Environmental Inc.  
GHC Heating and Air Conditioning  
Giant Tiger - North Bay  
GoodLife Fitness Centre - Main Street  
Grant Thornton LLP  
Greco's Pizza and Pasta - Algonquin Ave.  
Grouped Electrical  
Groupe Dynamite Inc.  
GTel  
Guy's Tire Sales Inc  
Hands TheFamilyHelpNetwork.ca - North Bay  
Haskins Industrial Inc.  
Hoagie's Diner  
Holiday Inn Express North Bay  
Home Instead  
Kia North Bay  
KingGlass Limited  
Knight Piesold Ltd.  
Kohltech Windows & Entrance Systems  
Kohltech/Seymour Windows  
Lavigne Vezeau Law Office  
LCBO - Lakeshore Drive  
LCBO - Worthington Street  
Legal Aid Ontario  
Levante Living - Barclay House  
Linde plc  
Little Wings Child Care  
Loghome.io Incorporated  
Long & McQuade  
Marina Point Village  
Maslack Supply  
Maurices  
McDonald's (North Bay)  
McDonald's (Parry Sound)  
McDonald's (West Nipissing)  
McIntosh Perry  
MetricAid  
Metro - North Bay  
Miller Paving  
Miller Technology Incorporated  
Miller Waste Systems  
Millford Development  
Millford Development Ltd.  
Moores  
Motion  
Municipality of East Ferris  
Municipality of West Nipissing  
Near North District School Board  
Neptune Security Services  
New York Fries

Nijjaansinaanik Child and Family Services  
Nipissing University  
Nipissing-Parry Sound Catholic  
District School Board  
Nordic Minesteel Technologies Inc.  
North Bay and Area REALTORS(R) Association  
North Bay Golf & Country Club  
North Bay Granite Club  
North Bay Guardian Pharmacy  
North Bay Humane Society  
North Bay Hydro  
North Bay Parry Sound District Health Unit  
North Bay Police Service  
North Bay Regional Health Centre  
North Bay Vision Development  
North Care Dental  
North Star Studios Inc.  
Northern Honda  
Nutrition Club Canada  
One Kids Place Children's Medical  
Treatment Center of North East Ontario  
Ontario Northland  
Paragon Bay Group Ltd.  
Paramed Home Health Care  
Parker's Your Independent Grocer  
Penningtons  
PHARA  
Pickard Construction  
Pilot Diamond Tools Ltd.  
Plan A Long Term Care Staffing and Recruitment  
Rahn Plastics Inc.  
Raven and Republic  
Rebuilt Resources Skills Development Inc  
Recipe Unlimited Corporation - Montana's  
Recipe Unlimited Corporation - Swiss Chalet  
Redpath Mining Contractors and Engineers  
Reitmans Lte/ltd  
Reliance Home Comfort  
Rexall - North Bay  
Roots Canada  
Royal Bank of Canada - Sturgeon Falls  
SafeSight Exploration Inc.  
Sangster Law  
Science North  
Scotiabank - North Bay  
Shear Oasis Hair Design  
Shoppers Drug Mart - Lakeshore Dr.  
Sienna Living - North Bay  
Simcoe Building Centre  
Simcoe Northern Supply  
Sobeys - North Bay  
Softmoc  
Spectrum Telecom Group Ltd.  
Spencer Gifts  
Sportchek  
St. Andrew's United Church Loaves & Fishes  
Community Food Bank  
Stantec  
Staples Canada  
Starbucks - North Bay  
Stock Transportation  
Stockfish Automotive Group  
Sysco Canada  
Tank Traders  
TCM Produce  
TD Bank - North Bay  
The Boat Doctors  
The Boat North Bay  
The Brick North Bay  
The Children's Aid Society of the District of Nipissing and Parry Sound  
The Corporation of the City of North Bay  
The Home Depot - North Bay  
The Next Step Fitness Centre  
The Sisters of St. Joseph of Sault Ste. Marie  
The Skyline Group of Companies  
The Urban Cafe  
Thermo Coustics Limited  
Tim Hortons - Algonquin Ave.  
Tim Hortons - Cassells St.

Tim Hortons - McKeown Ave.  
Tim Hortons - North Bay  
TJX Companies - Winners  
Trans Canada Safety  
Treasure Hunt  
Tremblay Chrysler Dodge Jeep Ram  
True North Cannabis Company  
True North Chevrolet Cadillac Ltd / Fix Auto  
North Bay  
Tulloch Engineering  
Tutor Match  
Twiggs - Sturgeon Falls  
TZR Contracting  
Valois Motel & Restaurant  
Value Village  
Van's Delivery, Moving and Storage  
Victorian Order of Nurses / VON  
VON Canada (Ontario)  
Voyageur Aviation Corp  
VS Group  
Wacky Wings  
Waggy Tails Resort  
Walmart - North Bay  
Wayne Phillipson Medicine Professional Corp  
Wendy's Restaurants - Lakeshore Drive  
West Nipissing Chamber of Commerce  
West Nipissing Family Health Team  
West Nipissing General Hospital  
Wirelesswave  
YMCA of Northeastern Ontario  
Young Forestry Services  
Zedd Customer Solutions



## PARRY SOUND DISTRICT

1886 Lake House Bistro  
AA Cleaning Services  
Adams Bros. Construction  
All Heart Pet Rescue  
Ben's Pharmacy  
Bernardi's Bistro On The Lake  
Binx Professional Cleaning  
Burk's Falls Family Health Team  
Callander Public Library  
Canadian Coast Guard (an Agency of Fisheries and Oceans Canada) - Maritime & Civil Infrastructure  
Canadian Mental Health Association - Muskoka Parry Sound Branch  
Canadore College - College Drive  
Canadore College - Parry Sound Campus  
Cedarland Homes Ltd.  
CIBC - Parry Sound  
Clare Piper Enterprises Ltd.  
Community Living Parry Sound  
Connor Industries  
Conseil scolaire public du Nord-Est de l'Ontario  
Contact North (Parry Sound)  
Country Haven Acres Residential Services Inc  
Danielle Smith Professional Accounting Services  
Dean's Auto Care Ltd.  
Di Salvo's Bella Cucina and Family Style Meals  
District of Parry Sound Social Services  
Administration Board  
Dollar Tree - Parry Sound  
Ed Seguin & Sons Trucking and Paving  
Foodland - Callander  
Gardens of Parry Sound Retirement Residence  
Georgian Bay Bliss  
Georgian Bay Travel Center  
Glenn Burney Lodge  
Grand Tappattoo Resort  
GTel  
Hands TheFamilyHelpNetwork.ca - North Bay

## ALL EMPLOYERS WITH POSTINGS IN MONTH Continued

Henvey Inlet First Nation  
Heritage Windows and Doors Inc  
Hidden Bay Leadership Camp  
- York Professional Care & Education  
Home Instead Senior Care  
Great North Homes  
Jolly Roger Restaurant & Bar  
Kawartha Credit Union - Parry Sound  
Lady Isabelle Nursing Home  
Lakeland Contracting  
Lakeside Cottage Care  
Lakeside Heating & Cooling  
LCBO - Callander  
LCBO - Dunchurch  
LCBO - Kearney  
LCBO - Magnetawan  
LCBO - Powassan  
LCBO - Sundridge  
Lofthouse Manufacturing (a Division  
of Brawo Brassworking Limited)  
M&M Food Market - Parry Sound  
Mac Lang  
Marshall Well Drilling  
McDougall Insurance and Financial  
Mill Lake Cottage Resort  
Municipality of Callander  
Municipality of McDougall  
Municipality of Whitestone  
Near North District School Board  
Nijjaansinaanik Child and Family Services  
No Frills - Stacie and Troy's  
Northern Reflections  
Northridge Inn and Resort  
Oakcrest Co.  
Parry Air Heating & Cooling  
Parry Sound Auto Parts Inc.  
Parry Sound Chevrolet Buick GMC

Parry Sound Fuels  
Parry Sound Ready Mix  
Pharmacie Nipissing Pharmacy  
Phoenix Building Components Inc  
Pizza Hut - Parry Sound  
Platinum Patient Transfer Service  
RONA - Parry Sound  
Rose Point Marina  
Royal Homes  
Schlager Excavating and Landscaping  
Schlager Inc.  
Scotiabank - Parry Sound  
Scotiabank - Powassan  
Shannondale Pet Hospital  
Shawanaga First Nation  
Shawanaga First Nation Education Department  
Shoppers Drug Mart - Parry Sound  
Sobeys - Parry Sound  
Starbucks - Parry Sound  
Stone Mill Construction  
Sundridge Veterinary Services  
The Corporation of the Township of Nipissing  
The Drop  
The Friends  
The Home Depot - Parry Sound  
The Salvation Army  
Tim Hortons - Sturgeon Falls  
Township of Ryerson  
Township of the Archipelago  
Trestle Brewing Company Limited  
VON Canada (Ontario)  
Walmart - Parry Sound  
West Parry Sound Health Centre  
Westtech Advanced Manufacturing Ltd.  
YMCA of Simcoe/Muskoka



# WHAT IS THE LMG MONTHLY JOBS REPORT?

This Jobs Report is a monthly publication produced by The Labour Market Group. Each month we compile a list of jobs that were posted or advertised through a variety of sources in our community. This report provides current, key information about job postings in the Nipissing & Parry Sound districts. Job postings were gathered online from [www.jobbank.gc.ca](http://www.jobbank.gc.ca), [www.indeed.ca](http://www.indeed.ca), and [www.wowjobs.ca](http://www.wowjobs.ca), and the North Bay & District Jobs Facebook page. They were also gathered from our local newspapers including: Almaguin News, Parry Sound North Star, North Bay Nugget, Mattawa Recorder, and West Nipissing Tribune. The job postings in this study are by no means an exhaustive list of every available job during the collection period. It is simply a tally of jobs posted from the sources listed above. For more clarification on the collection process of this Jobs report, please contact [info@thelabourmarketgroup.ca](mailto:info@thelabourmarketgroup.ca). We would be more than happy to review our process with you!

<sup>2</sup> Includes placement agencies, employment service providers and temporary agencies postings which could otherwise fall under other industries but actual employers are unknown at this time.

<sup>3</sup> HGS and Zedd both post very frequently and state they are looking for large numbers of employees. As a result only 1 posting for each was considered.

FOR MORE INFORMATION & FURTHER DETAILS ABOUT LOCAL JOBS, PLEASE CONTACT :

The Labour Market Group  
Toll Free: 1-877-223-8909  
[info@thelabourmarketgroup.ca](mailto:info@thelabourmarketgroup.ca)



**The Labour Market Group**  
Guiding partners to workforce solutions.



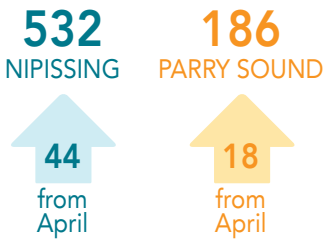


## IN THIS EDITION

CANADA'S ECONOMY

### JOBS REPORT MAY 2023

TOTAL NUMBER OF JOB POSTINGS



TOP INDUSTRY WITH VACANCIES

**NIPISSING**  
Health Care & Social Assistance (22.6%)

**PARRY SOUND**  
Retail Trade (29.6%)

To view the full report, visit our website  
[www.thelabourmarketgroup.ca](http://www.thelabourmarketgroup.ca)  
[readysethired.ca](http://readysethired.ca)

Questions or concerns?  
Feel free to contact us at  
[info@thelabourmarketgroup.ca](mailto:info@thelabourmarketgroup.ca)

T. 705.478.9713

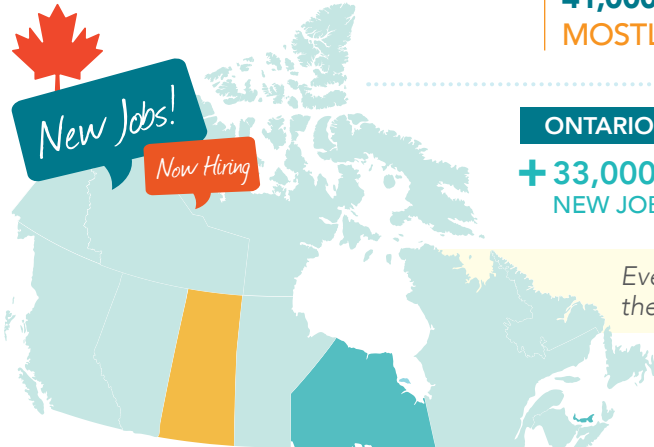
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## CANADA'S ECONOMY

CANADA'S ECONOMY ADDED  
**41,000 NEW JOBS** IN APRIL,  
MOSTLY PART-TIME WORK.



Everywhere else in Canada,  
the job market slightly changed.



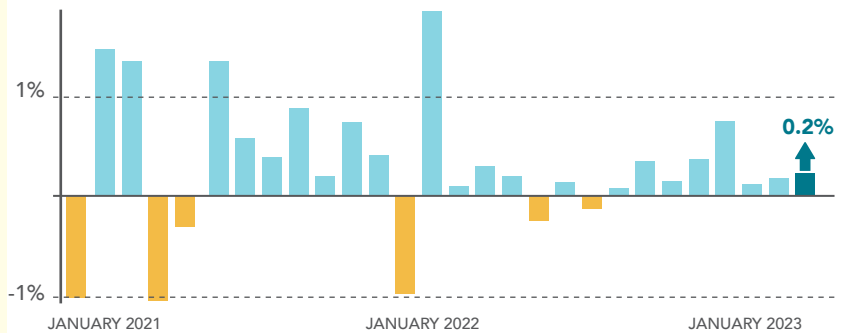
**1 in 6** would have preferred full-time work but couldn't find it.



### EMPLOYMENT IN CANADA



Monthly change in employment in Canada.



While the economy added more jobs than expected, it wasn't enough to push down the jobless rate, because **more people were looking for work**, too.

**MORE THAN 47,000 PEOPLE ENTERED THE LABOUR FORCE DURING THE MONTH.**

A recurring theme in recent months, one that economists are starting to take note of, ever since recent data revealed that Canada's population grew by more than a **million people** last year.



*"The ongoing spike in the population means that hiring isn't tightening the labour market as much as it would otherwise be."*

Royce Mendes, an economist with Desjardins.

# WORKERS ARE LEAVING, AND EMPLOYERS ADMIT THEY'RE NOT DOING ENOUGH:

WHILE THE LABOUR SHORTAGE CONTINUES, SOME EMPLOYEES ARE ALSO LOOKING TO LEAVE THEIR EMPLOYERS WHO APPEAR TO BE FAILING THEM ON DIFFERENT ENDS.



**3 in 10** employees are prepared to leave their employer in the next 12 months, due to poor work-life balance and lack of development opportunities.



**51%** are looking to bring on new staff members in the first 6 months of 2023.

Employers (less than half) say they are doing more to support the wellbeing of employees compared with 12 months ago.



**77%** of employers around the world are experiencing difficulties in filling job vacancies, marking the highest talent shortage in 17 years.



**NOW AVAILABLE!**  
LOCAL LABOUR MARKET PLAN 2023

## MAKING EMPLOYEES HAPPY



Embrace flexibility and autonomy



Work toward DEI goals

Focus on employees' mental health and well-being



Provide incentives



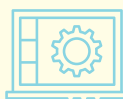
Improve communication



Implement employee feedback



Map out growth opportunities



Provide training

## WHERE EMPLOYERS FAIL

Survey of 1,500 senior executives, across 11 countries.



Workers report they have experienced non-inclusive behaviors at their current employer.

Among those who are planning to leave their roles within 12 months:

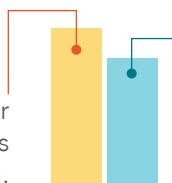


**62%** say they experienced non-inclusive behavior in their workplace.



**37%** say they work in a psychologically unsafe environment.

**38%** believe their employer only pays lip service to DEI.



**35%** of talent say that leaders in their organization model inclusive behaviors at all times.

## EMPLOYERS KNOW THIS:

Of executives say their organization has a **clear route for reporting discrimination** at work.

**16%**



Of executives report they have been affected by "**quiet quitting**" over the last 12 months.

**46%**



**2 in 5**



HR professionals feel they **effectively support workers' mental health** in 2022.

Questions or concerns? Feel free to contact us at [info@thelabourmarketgroup.ca](mailto:info@thelabourmarketgroup.ca)



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## Nipissing Parry Sound Overdose Incident Report

This report will be updated and sent weekly, every Monday, to inform community organizations and first responders of overdoses and/or negative drug reactions within our community.

	Overdoses or Negative Reactions Reported	Deaths Reported	Date	Number of Times 911 Called	Location	Substances Involved
Week 7: July 3 <sup>rd</sup> to July 9 <sup>th</sup> , 2023	3	0	July 7 <sup>th</sup> , 2023(2) July 8 <sup>th</sup> , 2023	3	North Bay West Nipissing Parry Sound	Fentanyl Unknown Opioid Don't know
Week 6: June 26 <sup>th</sup> to July 2 <sup>nd</sup> , 2023	4	0	July 1 <sup>st</sup> , 2023(3) July 2 <sup>nd</sup> , 2023	4	North Bay Powassan Parry Sound Mattawa	Benzodiazepines Unknown Opioid (2) Don't know
Week 5: June 19 <sup>th</sup> to June 25 <sup>th</sup> , 2023	2	0	June 12 <sup>th</sup> , 2023 June 24 <sup>th</sup> , 2023	2	North Bay	Alcohol Don't know
Week 4: June 12 <sup>th</sup> to June 18 <sup>th</sup> , 2023	0	0	N/A	0	N/A	N/A
Week 3: June 5 <sup>th</sup> to June 11 <sup>th</sup> , 2023	7	1	June 5 <sup>th</sup> , 2023 (2) June 9 <sup>th</sup> , 2023 (4) June 10 <sup>th</sup> , 2023	7	N/A	Fentanyl (4) Hallucinogens/Party Drugs Unknown Opioid (2)
	0	0		0	N/A	N/A