

**THE CORPORATION OF THE TOWNSHIP OF ESSA  
VIRTUAL COMMITTEE OF THE WHOLE MEETING**

**WEDNESDAY, OCTOBER 21, 2020  
4:00 p.m.**

To view our live stream visit the Township of [Essa's YouTube Channel](#)

**AGENDA**

- 1. OPENING OF MEETING BY THE MAYOR**
- 2. DISCLOSURE OF PECUNIARY INTEREST**
- 3. DELEGATIONS / PRESENTATIONS / PUBLIC MEETINGS**

**a. Department Presentations:**

- |      |                             |
|------|-----------------------------|
| p. 1 | i. Planning and Development |
| p. 3 | ii. Fire                    |
| p. 4 | iii. Parks and Recreation   |
| p. 6 | iv. Clerks                  |
| p. 7 | v. Library                  |
| p. 8 | vi. Finance                 |
| p. 9 | vii. Public Works           |

**STAFF REPORTS**

- 4. PLANNING AND DEVELOPMENT**
  - 5. PARKS AND RECREATION/ COMMUNITY SERVICES**
  - 6. FIRE AND EMERGENCY SERVICES**
  - 7. PUBLIC WORKS**
  - 8. FINANCE**
- p. 12 a. **Staff Report TR014-20 submitted by the Tax Collector, re: Request to Write Off/Adjust 2019 and 2020 Taxes.**

Recommendation: *Be it resolved that Staff Report TR014-20 be received; and That the Tax Collector be authorized to adjust taxes on the accounts listed on Schedules "A" and "B" of this report.*

- p. 16     **b.     Staff Report TR015-20 submitted by the Tax Collector, re: Request to Write Off 2019 and 2020 Uncollectible Tax Amounts.**

Recommendation: *Be it resolved that Staff Report TR015-20 be received; and That the Tax Collector be authorized to write off the taxes and penalty charges pursuant to Section 354 of the Municipal Act, 2001, and charge back to Simcoe County and the applicable school board its proportionate share of the unpaid taxes that are written off pursuant to Section 353 of the Municipal Act, 2001 for property identified by Assessment Roll # 4321 010 010 01802 per Schedules “A” and “B” of this Report.*

- p. 20     **c.     Staff Report TR016-20 submitted by the Manager of Finance, re: Set 2021 Budget Deliberation Meetings.**

Recommendation: *Be it resolved that Staff Report TR016-20 be received; and That Council schedule Special Meetings for 2021 Budget Deliberations on Wednesday November 18<sup>th</sup>, 2020 from 1:00 p.m. to 5:00 p.m., Wednesday December 2<sup>nd</sup>, 2020 from 1:00 p.m. to 5:00 p.m. and Wednesday December 16<sup>th</sup>, 2020 from 1:00 p.m. to 5:00 p.m; and That all meetings be held electronically via Zoom.*

- p. 22     **d.     Staff Report TR017-20 submitted by the Deputy Treasurer, re: COVID Expenses Compared to Funding.**

Recommendation: *Be it resolved that Staff Report TR017-20 be received for information.*

## **9.     CLERKS / BY-LAW ENFORCEMENT / IT**

- p. 24     **a.     Staff Report C032-20 submitted by the Deputy Clerk, re: SWIFT Update.**

Recommendation: *Be it resolved that Staff Report C032-20 be received for information.*

- p. 26     **b.     Staff Report C033-20 submitted by the Clerk, re: Ward Boundary Review.**

Recommendation: *Be it resolved that Staff Report C033-20 be received; and That Council direct staff to report back to Council in 2023 with regards to conducting a review of the Township’s Ward Boundaries.*

## **10.    CHIEF ADMINISTRATIVE OFFICER (C.A.O.)**

- p. 31     **a.     Staff Report CAO053-20 submitted by the Chief Administrative Officer, re: Rural Residential Broadband Program – Expression of Interest.**

Recommendation: *Be it resolved that Staff Report CAO053-20 be received; and That Council authorize issuing an Expression of Interest (EOI) for the CENGN Rural Ontario Residential Program, Next Generation Network Program (NGNP), for consideration for rural internet in the County Road 56 area, north and near to the Township administration building (Utopia and Ivy areas).*

- p. 33     **b.     Staff Report CAO054-20 submitted by the Chief Administrative Officer,  
re: WSIB Premium Increases.**

Recommendation: *Be it resolved that Staff Report CAO054-20 be received for information; and  
That staff continue to investigate the trend in WSIB premium increases relative to municipalities.*

**11.     OTHER BUSINESS**

**12.     ADJOURNMENT**

Recommendation: *Be it resolved that this meeting of Committee of the Whole of the Township of Essa adjourn at \_\_\_\_\_ p.m. to meet again on the 4<sup>th</sup> day of November, 2020 at 6:00 p.m.*

Presentation to Council Oct 21<sup>st</sup> 4 pm

Each Dept Head will be allotted a max of 10 min to relay to Council info on the following:

PLANNING & DEVELOPMENT DEPARTMENT

**Strengths of Planning and Development Department**

- Staff work ethic, willing to contribute above and beyond
- Responsive, customer service/ client oriented
- Teamwork focused, collaborative
- Planning Office implements a standardized application intake process
- Historical knowledge available
- New hires bring new perspectives
- Open to process improvements
- Ability to outsource work for comprehensive evaluations
- Staff want more than status quo, goal oriented and results driven

**Weaknesses of Planning and Development Department**

- High staff turnover and instability
- Under resourced (personnel – understaffed by 50%, technology)
- Unable to meet traditional Planning Department mandates
- Upfront receipt of aggression and dissatisfaction from customers
- Backlog of work
- Inability to service new residents and pressures of growth
- Lack of understanding of Office operations
- File management

**Opportunities of Planning and Development Department**

- Staff according to the deliverables
- Structure processes in line with industry standards
- In-house review leading to increased revenue
- Creation of documents in line with industry standards
- Update technology to 21<sup>st</sup> Century standards
- Staff training, allocation of resources
- Staff wanting to do better
- Blank slate and room for growth/improvements
- Increased organization and productivity

**Threats to the Planning and Development Department**

- Appeals
- Litigation
- Reduction in applications
- Stagnant revenue
- Continual loss of productivity and output
- Inability to serve ratepayers
- Gossip

- Lack of morale
- Inadequate service delivery in line with growth pressures
- Staff turnover

**Trends within the Planning and Development Department**

- Moving towards being paperless
- Streamlining processes to improve efficiencies and productivity
- Strategic initiatives (ARU's)
- Meeting demands for affordable housing
- Planning & Development that's equitable
- Updating key documents
- Providing continual growth opportunities for Staff
- Balancing appropriate Staffing needs

**Relation to the Strategic Plan**

- Major revenue source (Applications, Development Charges)
- Enacting verifiable governance

Each Dept Head will be allotted a max of 10 min to relay to Council info on the following:

FIRE DEPARTMENT

**Strengths of Fire Dept**

- Full suppression services
- Medical calls
- Enhanced awareness of hazardous materials
- Carry out all types of rescue
- Public Education
- Volunteers

**Weaknesses of Fire Dept**

- Lack of volunteers means reduced ability
- Limited ability to inspect
- Decreased commitment to non-emergency activities

**Trends that the Fire Dept Head is noticing**

- Growth and changing building stock
- Declining volunteers
- High turn-over
- Increased statutory requirements
- Limited infrastructure

Presentation to Council Oct 21<sup>st</sup> 4:30 pm - Parks and Recreation

**Strengths of Parks and Recreation Department:**

- Results oriented, reliable and goal driven team
- Improved work ethic, teamwork and collaboration
- Willingness to learn new skills, undertake work/projects outside the scope of departments objectives
- Trails, parkland and open space throughout the Township
- Low cost programming
- Field and outdoor arena facilities

**Weaknesses of Parks and Recreation Department:**

- Inadequate previous file management
- Contract services
- Resistance from user groups
- Recreation programming (cost effectiveness, staffing)
- Social media presence
- Aging park equipment and facilities

**Opportunities**

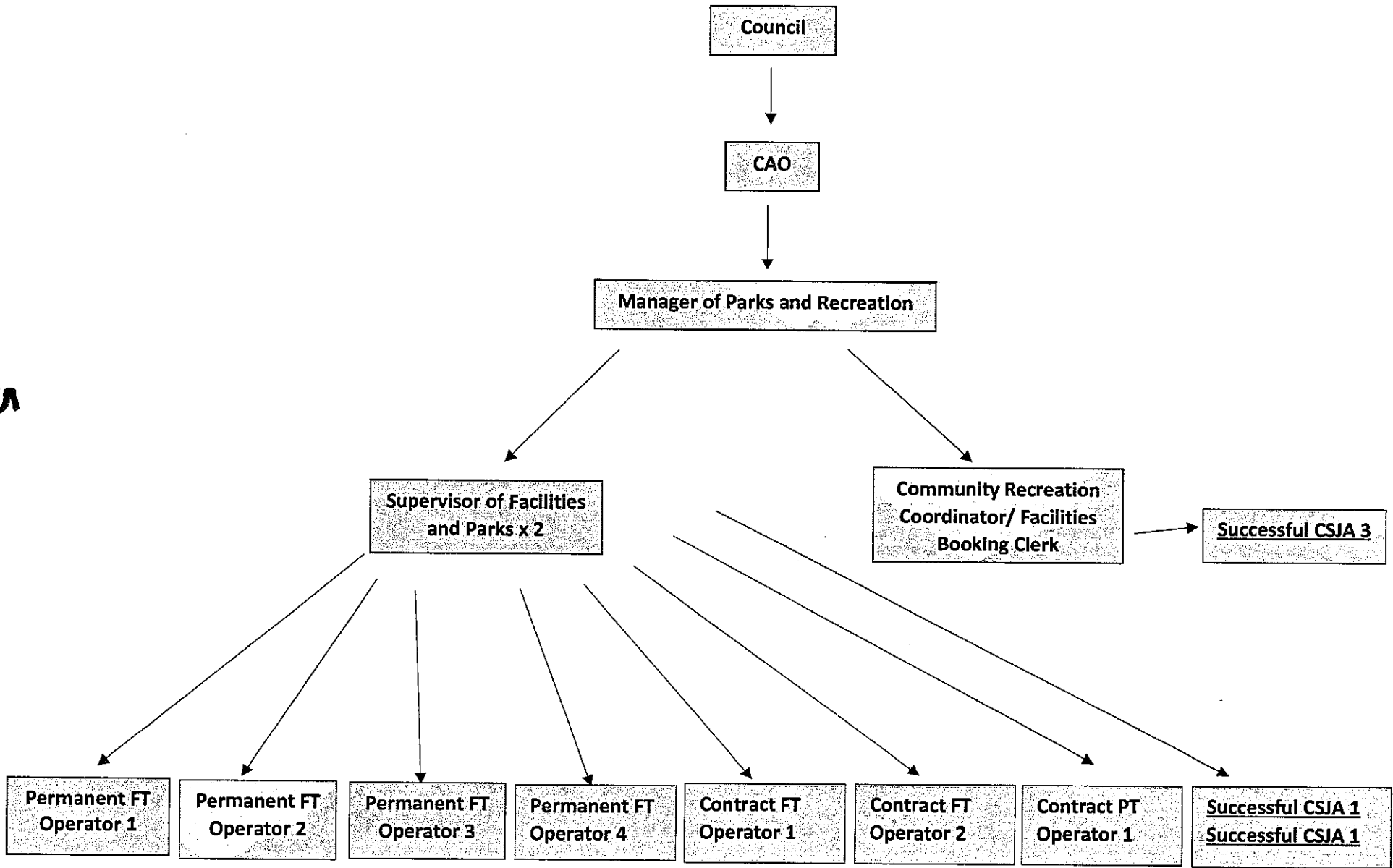
- Updated fee structure
- Software upgrade
- Service contracts performed in house
- Advertising opportunities
- Improved hiring process

**Trends/Themes/Threat:**

- Lack of staff
- Software – Max Galaxy booking software system to become obsolete in October 2021. Reviewing software systems to determine what best matches the needs of the Township. Looking at possible integration themes and possibilities for more overall effective operations which includes Finance, Clerks, Fire Department.
- User Groups – changes in demographics
- Online Recreation Guide – Online promotion of programs/increase advertising opportunities
- Vandalism
- Dated park equipment and facilities to be upgraded

Township of Essa – Parks and Recreation Department Staffing Flow chart

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\* CSJA – Canada Summer Jobs Applicant (Aug 1<sup>st</sup> – Nov 1<sup>st</sup>)



Presentation to Council Oct 21<sup>st</sup> 4 pmEach Dept Head will be allotted a max of 10 min to relay to Council info on the following:CLERK'S DEPARTMENT**Strengths of Clerk's Dept**

- Seamlessness
- Communication
- Work cooperatively as a team in Clerk's Department and as well with other Departments
- Procedures

**Weaknesses of Clerk's Dept**

- Inability to provide full digital services to residents to reduce their visit(s) to Administration Centre
- Residents and Department Heads requesting more assistance from MLEO – only 1.5 Officers; MLEO are overloaded with calls/inspections into infractions due to increase in growth & COVID;
- MLEO don't currently have full knowledge/certifications to assist with enforcement of other Department By-laws (specifically Property Standards, OBC)
- High chance of calls/concerns/requests being missed as department currently uses a few different spreadsheets for logging customer service concerns/calls; often times, callers have to be transferred directly to an employee for assistance instead of obtaining answers from the person that answered the phone which leads to frustration for caller

**Trends that the Clerk's Dept Head is noticing**

- More Department Managers and residents are requesting access to digital services for submission of applications (ie: online payment for parking tickets; building permits; entrance permits; etc.).
- Public, employees & Council are requesting updates on status of complaints/actions taken on a much more frequent basis. Improvements to customer service in respect of reports for calls/complaints/concerns (currently use multiple spreadsheets, however status updates for other departments are unknown utilizing this method)
- Significant increase in By-law Enforcement related calls
- Significant increase in respect of parking related complaints and request(s) for increased patrols by residents and Council
- More and more calls/emails/concerns are being filed with members of Council as opposed to the complainant contacting the Administration directly.
- VARIOUS changes to legislation
- Increase in virtual public attendance for Council meetings via live-streaming
- Increase in cross-over of complaints by Departments (ie: complaints involve multiple departments)
- Noted decrease in number of calls for dogs for pick up (found or running at large) after hours – highest calls for one month was 4 calls to After Hours for pick up of dog; lowest was 0 calls to retrieve dogs
- Increase in number of tickets opened requiring IT assistance from Innisfil

Presentation to Council Oct 21<sup>st</sup> Library @5 pm

Essa Public Library Mission Statement: Connect People, grow ideas, and inspire discovery.

**Strengths of Library Services:**

- Talented staff able to deliver creative, attentive Customer Service and timely Community Hub Information.
- Connections and relationships: a willingness to nurture partnerships to best serve Essa (ie. NPSS, Service Ontario, other departments in Essa).
- Attractive, well-maintained spaces and lively programs create some interest in the Township of Essa.
- Efforts to source supplemental grants have been successful to date (RBC, New Horizons for Seniors) augmenting services with less impact on municipal funds.

**Weaknesses of Library Services:**

- Covid-19: Physical programs currently reduced, leaving some community members feeling isolated; Quarantine of materials and slower inter-library loan service make borrowing of physical items less sparkly than normal.
- Remote/Digital Services can be strengthened to allow for more dynamic response if it is necessary to move back to Curbside Services.
- Angus Branch subject to external interruptions (Teacher's strike, SCDSB locking staff out of branch in March)
- Thornton Branch is small and does not have space to cultivate a Teen, Tween, or Children's Area to really make the space meaningful to these age groups.

**Trends:**

- People are hungry for contact, connection, and safe places.
- Remote/Virtual offerings (and appropriate technology) can help to bridge this gap.
- Libraries are people-oriented and continue to reduce barriers to Access – we saw this in the physical realm with AODA, and this is now presenting in the Socio-Economic realm when Library Boards adopt Fine-Free services for Overdue items. Hence those with limited economic means might not be excluded from resources.

Presentation to Council Oct 21<sup>st</sup> 5:20 pm

TREASURY DEPARTMENT

**Strengths of the Treasury Department**

- Customer Service, with both internal and external clients
- Staff are cross trained in high priority functions
- Monthly budget comparison provided to Departments and Council
- Teamwork – collaborative

**Weaknesses of the Treasury Department**

- Inefficient means of meeting ratepayers/customers desire for electronic payment methods
- Manual procedures in processing Payroll
- Staff turnaround, both in Treasury and the Township as a whole
- Asset Management software

**Department Opportunities**

- Leverage modules available in GP to gain operational efficiencies
  - ✓ Payroll
  - ✓ Billing
  - ✓ Purchase Order system
- Update the Township's Asset Management Software/Plan

**Trends that the Treasury Department Head is noticing**

- More ratepayers are requesting information electronically ie. bill payments and remittances
- Vendors requesting more electronic payments
- Changes to Legislation



Presentation to Council October 21<sup>st</sup>

PUBLIC WORKS DEPARTMENT

## **Purpose of this Document**

This document serves as the road map for the Public Works Department. It identifies the strengths, weaknesses, and goals of the department, and will serve as the driver for all forward-thinking activities in the Public Works Department. This document was prepared by the Manager of Public Works. It will guide our thoughts, decisions, and actions as we move forward with respect to Council Strategic Plan.

### **Strengths of Public Works Department**

- Experienced, dedicated, professional staff and work force.
- Communication
- Ability to deliver quality core public works and utility infrastructure
- Demonstrate accountability by doing what we say we are going to do, and we take responsibility for our actions

### **Weaknesses of Public Works Department**

- Inability to provide digital information to residents and developer
- Customer service and public participation
- Outdated infrastructure inventory (Water- Sewer-Strom)
- Lacking GIS platform to forecast aging assets, existing infrastructure needs impacted by new proposed development (old maps- no GIS platform)
- Lack of proper survey equipment to confirm site grading, drainage patterns and updating assets

### **Trends that the Public Works Department is noticing**

- The last updated water computer model for Angus and Thornton was 2010, 2015
- No computer model exists for the Angus WWTP or the Angus Sewer system
- The County of Simcoe GIS platform only provides information for Essa road network
- OCWA only provides operational / maintenance services and not responsible for infrastructure upgrades or aging assets
- High dependency on the private sector (consulting firms)
- No clear pathway to forecast rehabilitation projects for aged assets
- Extreme workloads: difficulty to prioritize or to support other departments
- Traffic speed complaints
- Low permit fees / permits procedure is not forced
- High volumes of public complaints

### **Goals**

**Goal #1 Create a Reliable GIS Data Base**

This will happen through purchasing a Trimble RTK GPS, utilizing drones to generate a georeferenced aerial base maps and re-structuring the public works department. This will also help keeping our infrastructure assists up to date and help with forecasting major upgrades required for aging assists.

**Goal #2 Infrastructure Master plan for Angus**

This to be implemented through an RFP process. The infrastructure Master Plan will provide recommendation for the mandatory existing infrastructure upgrades impacted by the new proposed development in Angus (currently we lack this).

This document will also provide short/medium/long term capital projects (aging assets & expansion projects), computer models, and an inventory of our existing linear infrastructure. This will eliminate the challenges, barriers and/or pit falls that if we may run into that may have the potential to hinder Essa's success, growth and/or stability

**Goal #3 Traffic Calming process**

The more use of speed humps starting from next year. The Manager of Public Works will propose to Council amending the traffic calming policy with respect to the Traffic Advisory Committee recommendation for the existing subdivisions. A Traffic Calming Master Plan (TCMP) will be required for all new subdivisions subject to the Township approval

**Goal #4 Improve Customer Services & Public Engagement**

This will be implemented through re-structuring the Public Works department which shall result in improving customer services and allow for more public engagement

**Goal #5 More Engineering Work in House**

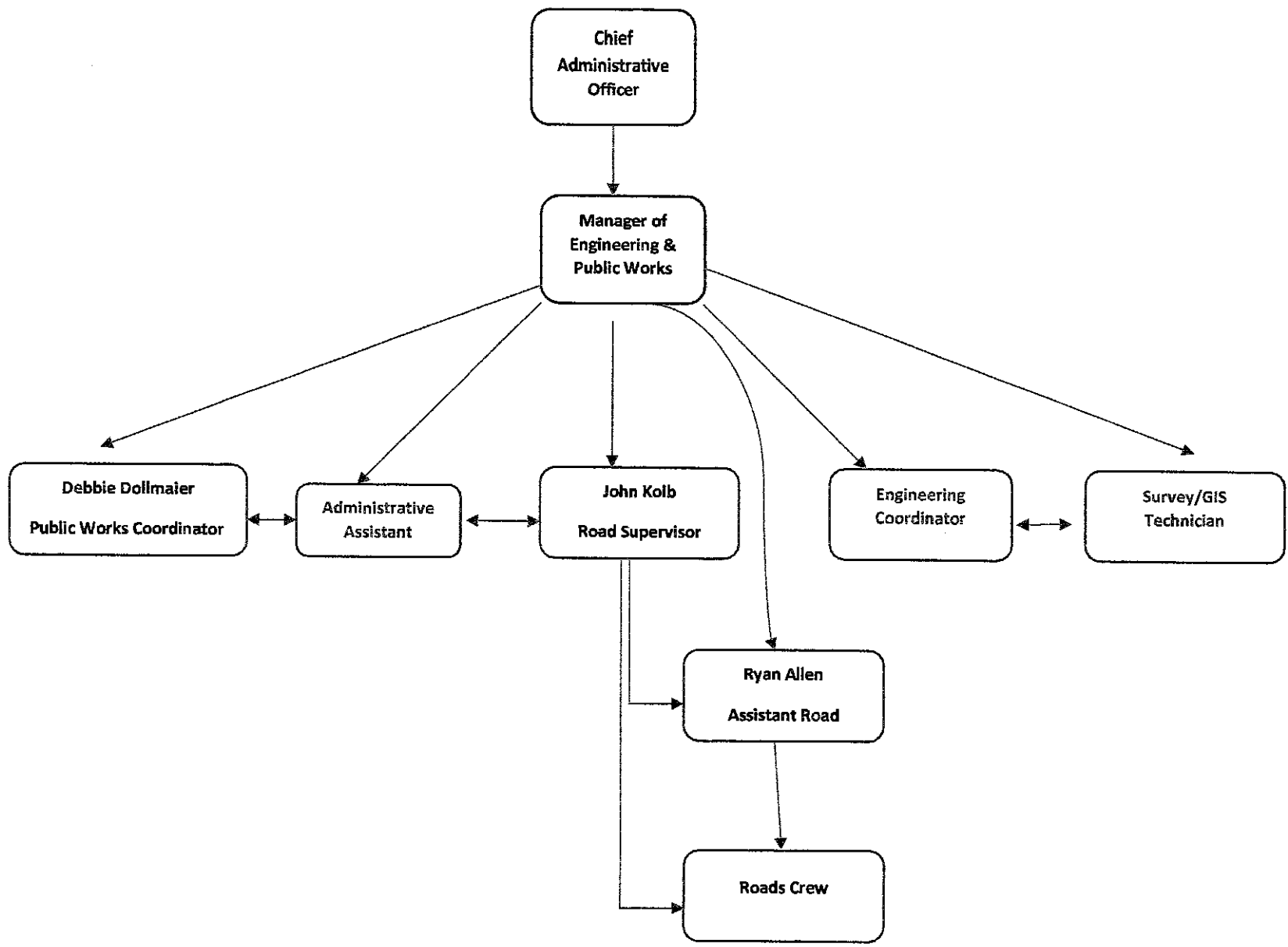
This will be implemented through re-structuring the Public Works department (RFP's, infrastructure designs where feasible and appropriate) which shall result in reducing the overall engineering costs.

**Goal #6 Increasing Public Works permit fee schedules / allowing for internal engineering fees**

This shall financially support the department and offset the costs of the proposed additional staff

**Goal #7 Re-structuring the Public Works Department**

In order to achieve the stated goals, a re-structure is proposed as per appendix "A" of this document.



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## TOWNSHIP OF ESSA STAFF REPORT

**STAFF REPORT NO.:** TR014-2020  
**DATE:** October 21st, 2020  
**TO:** Committee of the Whole  
**FROM:** Vera Vieira, Tax Collector  
**SUBJECT:** Request to Write Off/Adjust 2019 & 2020 Taxes

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### RECOMMENDATION

That Staff Report TR014-2020 be received; and

THAT the Tax Collector be authorized to adjust taxes on the accounts listed on Schedules "A" and "B" of this report.

### BACKGROUND

Under Section 357/358 of the Municipal Act, upon application to the Treasurer, the Municipality may cancel, reduce or refund all or part of taxes levied on land during the taxation year, as a result of a change event. Also, if land has become vacant land or excess land, exempt, a mobile home was removed, or a building was razed by fire, damaged by fire, or demolished so as to render it unusable for the purposes for which it was used immediately prior to the damage during the year or during the preceding year.

### COMMENTS AND CONSIDERATIONS

Due to the circumstances under which the applications were made, the properties have met the criteria to qualify for the adjustment of taxes in accordance with Sec 357/358 of the Municipal Act.

The Tax Collector does not conduct site inspections regarding these applications; however, the Tax Collector may use internal resources, such as the Fire Department and Building Department to confirm the write offs are warranted.

### FINANCIAL IMPACT

#### Property taxes to be adjusted equal:

Municipal Taxes	\$ 870.97
County Taxes	\$ 964.13
English Public Education Taxes	\$ 443.24
No Support Education Taxes	\$ 505.91
Business Improvement Area Taxes	\$ <u>22.86</u>
<b>TOTAL</b>	<b>\$2,807.11</b>

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**SUMMARY/OPTIONS**

Council may:

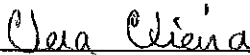
1. Take no action
2. Direct the Tax Collector to adjust the taxes as per Schedules "A" and "B" of this report

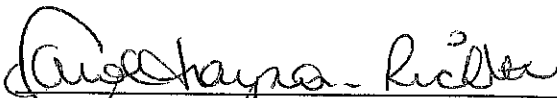
**CONCLUSION**

Option no 2 is recommended

Respectfully submitted:

Reviewed by:

  
\_\_\_\_\_  
Vera Vieira  
Tax Collector

  
\_\_\_\_\_  
Carol Traynor-Richter  
Manager of Finance

Reviewed by:

  
\_\_\_\_\_  
Colleen Healey-Dowdall  
CAO

Attachment:

**Schedule "A"**  
**Schedule "B"**









**TOWNSHIP OF ESSA STAFF REPORT**

**STAFF REPORT NO.:** TR015-2020  
**DATE:** October 21st, 2020  
**TO:** Committee of the Whole  
**FROM:** Vera Vieira, Tax Collector  
**SUBJECT:** Request to Write Off 2019 & 2020 Uncollectible Tax Amounts

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**RECOMMENDATION**

That Staff Report TR015-2020 be received; and

THAT the Tax Collector be authorized to write off the taxes and penalty charges pursuant to Section 354 of the Municipal Act, 2001; and charge back to Simcoe County and the applicable school board it's proportionate share of the unpaid taxes that are written off, pursuant to Section 353 of the Municipal Act, 2001 for property identified by Assessment Roll # 43 21 010 010 01802 per Schedules "A" and "B" of this report.

**BACKGROUND**

A tax arrears certificate was registered against the title to the land pursuant to Sec 373 of the Municipal Act, 2001 on June 23, 2011. During the tax sale process it was discovered that most of the property was washed away or under water.

There were no tenders received on this property, and when the period of vesting by the Municipality had expired Council approved the outstanding taxes and penalties on the account be written off. A request was made by the Municipality to the Municipal Property Assessment Corp to have the assessment reviewed and a reduced assessment continues to be returned, which calculates a levy.

**COMMENTS AND CONSIDERATIONS**

Collection of the outstanding taxes and penalties are not effective. Approval to write off these amounts is requested in order that the tax account be maintained and to further prevent a continuing outstanding tax balance.

**FINANCIAL IMPACT**

**Property taxes & penalties/interest to be adjusted equal:**

Municipal Taxes	\$48.48
County Taxes	\$54.69
Eng Public Education Taxes	\$31.07
Penalties & Interest	\$12.12

<b>TOTAL</b>	<b><u>\$146.36</u></b>
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**SUMMARY/OPTIONS**

Council may:

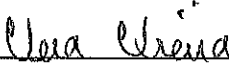
1. Take no action
2. Direct the Tax Collector to write off the uncollectible amount of \$146.36 for the reasons given in this report.

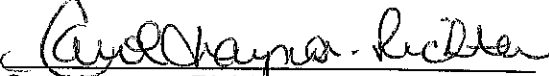
**CONCLUSION**

Option no 2 is recommended


Respectfully submitted:

Reviewed by:

  
 \_\_\_\_\_  
 Vera Vieira  
 Tax Collector

  
 \_\_\_\_\_  
 Carol Traynor-Richter  
 Manager of Finance

Reviewed by:

  
 \_\_\_\_\_  
 Colleen Healey-Dowdall  
 CAO

Attachment:  
**Schedule "A"**  
**Schedule "B"**

**Schedule "A"**

<b>Write Off - Tax Sale Property that did not sell</b>							
<b>TOWNSHIP OF ESSA-Calculation For Final 2019</b>							
<b>Property</b>	<b>Address</b>	<b>School</b>	<b>TAX</b>	<b>Township</b>	<b>County</b>	<b>Pub School</b>	<b>Total Tax Rate</b>
<b>Roll #</b>	<b>Legal Desc</b>	<b>Support</b>	<b>W-Off</b>	<b>0.239746%</b>	<b>0.278999%</b>	<b>0.161000%</b>	<b>0.679745%</b>
010-010-01802-0000	Plan 160A Lot 66	RTEP	\$65.94	\$23.26	\$27.06	\$15.62	\$65.94
<b>Totals</b>				<b>\$23.26</b>	<b>\$27.06</b>	<b>\$15.62</b>	<b>\$65.94</b>

**Write-Off Includes Penalty**

<b>Property Roll #</b>	<b>W-Off by Year</b>	<b>Twp</b>	<b>County</b>	<b>Pub School</b>	<b>Pen/Int</b>	<b>Totals</b>
010-010-01802-0000	<b>2019</b>	\$23.26	\$27.06	\$15.62	\$12.12	\$78.06
<b>Totals</b>		<b>\$23.26</b>	<b>\$27.06</b>	<b>\$15.62</b>	<b>\$12.12</b>	<b>\$78.06</b>

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Schedule "B"

Write Off - Tax Sale Property that did not sell							
TOWNSHIP OF ESSA-Calculation For Final 2019							
Property	Address	School	TAX	Township	County	Pub School	Total Tax Rate
Roll #	Legal Desc	Support	W-Off	0.249748%	0.273571%	0.153000%	0.676319%
010-010-01802-000	Plan 160A Lot 66	RTEP	\$68.30	\$25.22	\$27.63	\$15.45	\$68.30
<b>Totals</b>				<b>\$25.22</b>	<b>\$27.63</b>	<b>\$15.45</b>	<b>\$68.30</b>

Write-Off Includes Penalty

Property Roll #	W-Off by Year	Twp	County	Pub School	Pen/Int	Totals
010-010-01802-000	2020	\$25.22	\$27.63	\$15.45	\$0.00	\$68.30
<b>Totals</b>		<b>\$25.22</b>	<b>\$27.63</b>	<b>\$15.45</b>	<b>\$0.00</b>	<b>\$68.30</b>

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## TOWNSHIP OF ESSA STAFF REPORT

**STAFF REPORT NO.:** TR16-20

**DATE:** October 21, 2020

**TO:** Committee of the Whole

**FROM:** Carol Traynor-Richter, Manager of Finance

**SUBJECT:** Set 2021 Budget Deliberation Meetings

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### RECOMMENDATION

That Staff Report TR16-20 be received; and

That Council will schedule the Special meetings of Council for 2021 budget deliberation on Wednesday November 18<sup>th</sup>, 2020 from 1:00 pm to 5:00 pm and Wednesday December 2<sup>nd</sup>, 2020 from 1:00 pm to 5:00 pm and Wednesday December 16<sup>th</sup>, 2020 from 1:00 pm to 5:00 pm.

That all meetings be via Zoom.

### BACKGROUND

The Manager of Finance distributed the 2021 budget working papers to Department Heads and Supervisors. The CAO, Manager of Finance and Deputy Treasurer will review the preliminary budgets with Department Heads and Supervisors. The completed budget working papers will be circulated to Council before the first budget meeting.

### COMMENTS AND CONSIDERATIONS

It is a requirement under the Municipal Act to provide notice to the public of all Special meetings of Council. Council may wish to review the optional meeting dates, as listed below, to accommodate their individual schedules.

### FINANCIAL IMPACT

There is no financial impact at this time.

### SUMMARY/OPTIONS

Council may:

1. Take no action
2. Schedule the Special meetings of Council for 2021 budget deliberation as follows:

Wednesday November 18<sup>th</sup>, 2020 from 1:00 pm to 5:00 pm and Wednesday, December 2<sup>nd</sup>, 2020 from 1:00 pm to 5:00 pm and Wednesday December 16<sup>th</sup>, 2020 from 1:00 pm to 5:00 pm. All meetings to be conducted through Zoom.

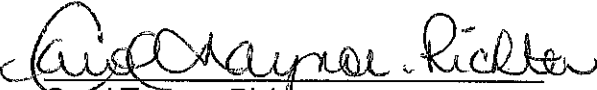
3. Schedule the Special meetings of Council for 2021 budget deliberation at the choice of Council.


### CONCLUSION

Option # 2 is recommended

Respectfully submitted:

Reviewed by:

  
\_\_\_\_\_  
Carol Traynor-Richter  
Manager of Finance

  
\_\_\_\_\_  
Colleen Healey-Dowdall  
CAO





# TOWNSHIP OF ESSA STAFF REPORT

**STAFF REPORT NO.:** TR017-20  
**DATE:** October 21, 2020  
**TO:** Committee of the Whole  
**FROM:** Rob Rosilius, Deputy Treasurer  
**SUBJECT:** COVID Expenses Compared to Funding

## RECOMMENDATION

That Staff Report TR017-20 be received.

## BACKGROUND

At the October 6<sup>th</sup> Committee of the Whole Meeting, Council requested staff report back on the financial impact of COVID in comparison to funding received from the Province.

## COMMENTS AND CONSIDERATIONS

Staff have compiled the table below to illustrate the financial impact of COVID-19 as it relates to the funding provided by the Province, without any cost saving measures undertaken by the Township. There are some figures that may differ from the values in as reported in the June Budget to Actuals report. Staff have added notes to provide additional explanation.

COVID FUNDING from the Province:		\$ 492,600.00
Budget items affected by COVID:		
Bank Interest Revenue	\$ 177,000.00	
Property Tax Penalty	59,000	
Marriage Licenses	13,000	
Provincial Offenses	38,000	
Angus Arena Ice Rental (note 1)	90,000	
Thornton Arena Ice Rental (note 2)	20,000	
Rec Programming	40,000	
Library Collection Revenue	9,800	
Library Community Donations	7,900	
Community Facility Rentals (note 3)	34,000	
Water Penalty Revenues (note 4)	23,000	
Planning Admin Fees (note 5)	68,000	
COVID Specific Expenses (note 6)	40,000	
Total Estimated impact of COVID:		619,700
Estimated shortfall in funding from Province:		-\$127,100.00

**Note 1** – Reduced projected shortfall based on expected facility rentals reported by Parks and Recreation Department.

**Note 2** – Projected shortfall of \$20,000 is the difference between the actual revenue reported from ice rental and half the annual budget as the loss of revenue for the last half of the year relates to mechanical issues.

**Note 3** – Staff grouped all facility rentals which include field rentals, gymnasium rentals and outdoor pad rentals.

**Note 4** – Includes penalties for both the Water Department and the Wastewater Department

**Note 5** – Revised shortfall based on actuals recorded as of October 13<sup>th</sup>.

**Note 6** – A total of all expenses report in the Emergency Measure Department directly related to COVID

**FINANCIAL IMPACT**

As the table above indicates, the grant from the Province is short by \$127,100 in funding the financial shortfall due to COVID. As indicated in report TR013-20, Budget to Actuals as of June 30<sup>th</sup>, staff are projecting the cost saving measures undertaken by the Township will mitigate the financial impact of the COVID.

Staff have researched the eligibility requirements for the Phase 2 COVID funding announced by the Province. One of the requirements for the second round of funding is demonstrating the cost saving measures implemented by the municipality. Being able to mitigate the COVID losses through the cost saving measures and the Phase 1 funding, may hamper the Township's ability to successfully apply for additional funding

**SUMMARY/OPTIONS**

Council may:

- 1. Receive the report as presented.
- 2. Take no further action.

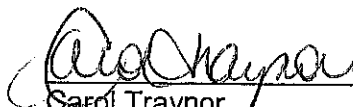
**CONCLUSION**

Option #1 is recommended.


Respectfully submitted:

\_\_\_\_\_  
Rob Rosilius  
Deputy Treasurer

Reviewed by:

  
\_\_\_\_\_  
Carol Traynor  
Manager of Finance

Reviewed by:

  
\_\_\_\_\_  
Colleen Healey-Dowdall  
Chief Administrative Officer



# TOWNSHIP OF ESSA STAFF REPORT

9a

**STAFF REPORT NO.:** C032-20  
**DATE:** October 21, 2020  
**TO:** Committee of the Whole  
**FROM:** Krista Pascoe, Deputy Clerk  
**SUBJECT:** SWIFT Update

---

## RECOMMENDATION

That Staff Report C032-20 be received for information.

## BACKGROUND

At its meeting of October 7, 2020, the Clerks Department was asked to provide Council with an update on the status of the SWIFT Broadband Project (Southwestern Integrated Fibre Technology "SWIFT").

## COMMENTS AND CONSIDERATIONS

I have spoken with a staff member at SWIFT whom has informed us that the SWIFT Broadband RFP for the County of Simcoe closed on September 25, 2020 and they are currently reviewing all proposals. More specifically, the SWIFT RFP put out for the County of Simcoe invited proposals for all of Simcoe County which would serve to install fibre along 403 km's and passing 6,545 homes (with the intention to allow for broadband to these homes). The SWIFT Corporation would provide funding to the successful internet providers. RFP submissions will be evaluated and scored based on the needs served with the proposal.

Specific service areas have not been determined as of yet as this is dependent on the successful Service Provider; therefore we do not know which areas, if any, will be serviced in Essa Township. SWIFT advised that during the review process, they would be taking into consideration the service providers that are able to service the most homes based on their proposal.

Selected and approved projects will be announced by the Province once SWIFT has completed its evaluation assessment, negotiated contracts and awarded funding to projects that scored the highest based on the evaluation process. This process could take one to two months' time.

## FINANCIAL IMPACT

None.

Manager of Finance/Deputy Treasurer Approval: \_\_\_\_\_ 

## SUMMARY/OPTIONS

Council may:

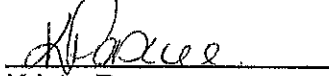
1. Take no further action.

9a

**CONCLUSION**

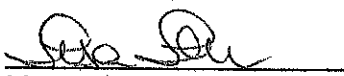
Further updates will come as information becomes available.

Respectfully submitted:



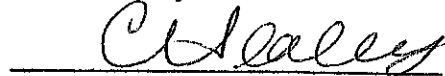
Krista Pascoe  
Deputy Clerk

Reviewed by:



Lisa Lehr  
Clerk

Reviewed by:



Colleen Healey-Dowdall  
Chief Administrative Officer

Attachments:

- 1 – SWIFT Project(s) Map – Essa Township – areas not eligible for SWIFT Funding & SWIFT Funded Projects



## TOWNSHIP OF ESSA STAFF REPORT

9b

**STAFF REPORT NO.:** C033-20  
**DATE:** October 21, 2020  
**TO:** Committee of the Whole  
**FROM:** Lisa Lehr, Clerk  
**SUBJECT:** Ward Boundary Review

---

### RECOMMENDATION

That Staff Report C033-20 be received for information; and

That Council consider directing Staff to report back to Council in 2023 with regards to conducting a review of the Township's ward boundaries.

### BACKGROUND

#### Regulatory Framework

The *Municipal Act*, 2001, provides the framework within which municipalities may conduct ward boundary reviews. Section 222 of the *Act* empowers Council with the power "to divide and re-divide the municipality into wards or to dissolve the existing wards".

There are currently no regulations prescribed, nor is there any explicit requirement in the *Act* for a municipality to conduct a review of its ward boundaries at any particular time. As a review of electoral boundaries is not subject to a stipulated schedule, a standardized process, or established criteria, it is up to each municipal Council to determine when a ward boundary review should occur, to set the terms of reference for its review including the process to be followed, and to establish criteria or guiding principles to evaluate the municipality's electoral system.

While legislation has not provided guidance to municipalities in respect of the division of wards, the alteration of ward boundaries, or the process for a ward boundary review even though subsection 222(10) of the *Municipal Act* provides that the Minister may prescribe such criteria, the Supreme Court of Canada has recognized five guiding principles to assist municipalities in respect of effective representation. These have been established based on case law, and are as follows:

1. Ensuring effective vote representation, ideally, for at least three elections.
2. Protecting communities and neighbourhoods of interest.
3. Respecting physical features or natural barriers as boundaries.
4. Reviewing existing and proposed developments for future population growth projections.
5. Ward history.

### COMMENTS AND CONSIDERATIONS

On a broad level, three factors normally trigger a ward boundary review:

1. If the population of the municipality has changed by more than 10% since the present ward boundaries were set.
2. If the present ward boundaries were set as part of an amalgamation.

3. If the population of at least one of the wards varies by more than 25% from the average population of all wards (the measurement is population; not the number of electors).

Additionally, other factors are relevant when considering whether a municipality should undertake a ward boundary review. Those being:

1. Is the present ward system consistent with changes that have occurred historically, or are expected to occur in the next few years?
2. Does the present ward system take into account the development that has and is occurring?
3. Does the present system provide for effective representation for all of the communities of interest in the municipality?
4. Does the present system provide accountability to electors?

#### Population of Essa (based on 2016 Census statistics)

Based on statistics published in 2017 by Census Canada, the population of Essa Township grew by 13.9% between 2011 and 2016, on top of 9.5% growth between 2006 and 2011. Based on factors mentioned above, this would normally trigger discussions of a ward boundary review.

#### Ward Population and the General Accepted Population Variance

The general standard percentile for population variance with respect to ward population is 25% of the average ward population for the municipality. According to Census Canada, the population of Essa in 2016 was recorded at 21,083, with the population in Angus alone, being 12,620. In respect to equal representation based on the ward system and population statistics provided by Stats Canada, the ideal ward should contain 5,271 residents. With a maximum variance of 25% of the ward population, the maximum ward population should only be as high as 6,589 before a ward boundary review should be triggered. As can be seen, Ward 1 appears to be outside of the tolerable variance based on ward population, and as such a ward boundary review should be triggered in an effort to obtain equal representation across the ward system. While this percentile difference has existed historically, future development will work to create a larger imbalance of population per ward. Once again based on factors indicated above, the fact that one ward varies by more than 25% from the average ward population should trigger a ward boundary review. A review would rectify the imbalance and provide for effective voter representation to the residents of Essa Township in addition to the Council member elected to represent this ward.

#### Eligible Electors Per Ward

In 2018, the total number of eligible electors in the Township of Essa was recorded to be 13,296. In a perfect world, each ward would have a maximum number of 4,432 eligible electors distributed equally between Wards 1, 2 and 3. However, based on the significant growth over the years and no ward boundary review having taken place in quite some time, this is not a reality. While Wards 2 and 3 fall well within an acceptable range of electoral population (Ward 2 – 26% of eligible electors; Ward 3 – 20% of eligible electors), Ward 1 had a significant difference in respect to the number of eligible electors, and can be noted to hold almost 54% of the total of eligible electors in Essa Township. Once again, while Angus has historically held a higher percentile of ward population and eligible electors based on historical growth and development within the community, the imbalance is not representative of effective vote representation.

### Potential Future Growth

Growth pressures will continue in Ward 1 based on the Township's 2018 Growth Strategy. In fact, the Planning and Development Department have recently reported on current applications which could potentially create 800 units alone. Should these developments be approved, and once they are completed, this would create a further imbalance for residents, and the Ward 1 population will change significantly as a result of this future development.

Staff have determined that the most appropriate way to move forward with a ward boundary review would be to engage the services of an external consultant for the following reasons:

1. External consultants have the necessary knowledge and expertise that is required when commencing such a review.
2. Consultants can add value from their previous expertise in conducting reviews, particularly when responding to inquiries from Council, staff and members of the public
3. An external consultant can ensure that specific issues surrounding specific principles are fully explored and addressed in the final recommendations.
4. There is always potential for an appeal to the LPAT, and the expertise of an external consultant can provide support to the Township's position.
5. It is important to have an independent review and an unbiased process.

While other municipalities have conducted in-house ward boundary reviews, staff would recommend against going this route for the following reasons:

1. There are very limited staff resources available in Essa to conduct such an in-depth review and a very tight timeline to meet in respect of certain requirements having to be met (public consultation, Notice of passing of By-law prior to December 31, 2021, Notice of Appeal Period; LPAT appeals required to be heard; etc.).
2. Staff are very limited in their knowledge and experience in respect of ward boundary reviews.
3. There could be perception by the public that the in-house review is biased, which could result in appeals to LPAT.
4. Due to the COVID-19 Pandemic, conditions are not ideal for public consultation, and staff are extended handling aspects of the Pandemic.

With the next election set for 2022, and Clerk's Department required to be ready for January of 2022, this does not leave much time to conduct a ward boundary review in time for the next election. Ward boundary reviews tend to be studies that generate public interest and there is the potential for appeal (the appeal process in Ontario being a very lengthy process).

The timeline for a ward boundary review, if it was anticipated to be in place for the 2022 Municipal Election would be as follows:

- Within 15 days of the passage of a by-law, the municipality must give notice to the public of the passing of the by-law and the manner in which the by-law may be appealed, including the last day for filing a notice of appeal;
- The notice must provide 45 days after the passage of the by-law for an individual to file a notice of appeal with the Municipal Clerk;
- Any appeals received must be delivered to the Local Planning Appeal Tribunal (LPAT) within 15 days after the last day available for filing a notice to appeal;
- The LPAT shall hear any appeals received and may make an order affirming, amending or repealing the by-law;
- Once the by-law is passed, the new ward boundaries come into force during the next regular election, if:

- o No appeals were lodged;
- o The appeals are withdrawn prior to January 1<sup>st</sup> in the year of an election, or;
- o The appeals are heard by the Board and an order is issued to affirm or amend the by-law before January 1<sup>st</sup> in the year of an election;
- Or after the second regular election in all other situations, unless the by-law is repealed by the Board.

Should a ward boundary review be conducted in anticipation of new ward boundaries for the 2022 Municipal Election, the review would need to be completed before June 30, 2021 so as to allow for the hearing of any associated appeals of the required By-law. The deadline for passage of the By-law associated with a change in ward boundaries would be December 31, 2021. As a ward boundary review has not been conducted in quite some time, it is anticipated that the public would be highly engaged and several public consultation sessions would be required (this would mitigate the chance of appeals to LPAT). Additionally, if an external consultant was hired to conduct the review, an RFP would likely be required to be drafted for submission of proposals (this can take some time). For these reasons, the timeline to conduct a ward boundary review (and have the new ward boundaries implemented for the 2022 election) would be extremely tight.

**FINANCIAL IMPACT**

Should Council direct staff to proceed at this time, a ward boundary review could cost upwards of \$60,000.00 with the possibility of additional funding being required. (This is an estimate only and is based on averages of reviews being done by other municipalities. An RFP would be required for a more accurate figure to be provided to Council on the costs associated with a ward boundary review).

Should Council direct staff to report back in 2023 following the 2022 Municipal Election with options regarding a review of the Township's ward boundaries, Council could opt to put funds aside in 2021 and 2022 to assist in an external consultant conducting an impartial and unbiased review.

Manager of Finance/Deputy Treasurer Approval: \_\_\_\_\_ 

**SUMMARY/OPTIONS**

Council may:

1. Take no further action.
2. **Direct Staff to report back to Council in 2023 with regards to conducting a review of the Township's ward boundaries.**
3. Direct Staff to draft an RFP for external consultants to submit their proposal costs.

**CONCLUSION**

The Clerk is of the opinion that a ward boundary review should be conducted, however maintaining existing ward boundaries could be considered appropriate at this time due to the COVID-19 Pandemic and the tight timeline as mentioned in this Report. As we don't have a clear picture of how the pandemic has fully affected the municipality financially, nor do we know when the pandemic will end, in addition to the tight timeline(s) associated with the whole ward boundary review process, it is recommended that Council should consider a ward boundary

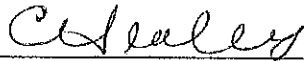


review following the 2022 Municipal Election. Additionally, Staff believes that a more thorough engagement process with the public could be achieved outside of the current circumstances.

Respectfully Submitted by:

  
\_\_\_\_\_  
Lisa Lehr  
Clerk

Reviewed by:

  
\_\_\_\_\_  
Colleen Healey-Dowdall  
Chief Administrative Officer



# TOWNSHIP OF ESSA STAFF REPORT

**STAFF REPORT NO.:** CAO053-20

**DATE:** October 21, 2020

**TO:** Committee of the Whole

**FROM:** Colleen Healey-Dowdall, Chief Administrative Officer

**SUBJECT:** Rural Residential Broadband Program  
Expression of Interest

## RECOMMENDATION

That Staff Report CAO053-20 be received; and

That Council issue an Expression of Interest (EOI) for the CENGN Rural Ontario Residential Program, Next Generation Network Program (NGNP), for consideration for rural internet in the County Road 56 area, north and near to the Township administration building (Utopia and Ivy areas).

## BACKGROUND

Council has heard from residents that the rural internet in Essa is lacking and Council (previous and current) has directed that staff investigate options for internet. As a result, staff have reached out to telecom companies, have attended meetings with internet providers and have become involved in supporting the SWIFT Program of which the County of Simcoe is an official partner.

More recently, staff has learned of an opportunity called the NGNP which is a program designed to improve broadband access to unserved communities in low-lying areas and to develop new residential broadband ecosystems. There will be minimal communities chosen, which CENGN will match up with technological companies wanting to test innovative projects in rural Ontario.

To apply, the municipality must be prepared to commit to:

- Having land available for a telecom tower;
- Having building space available for equipment;
- Having staff available to assist with coordination and permits; and
- Having staff available to cut trees, if needed.

If successful, CENGN will reimburse 50% of project costs to the technology applicant/company matched with a community up to maximum of \$500,000. The attachment provides additional detail on this exciting but limited opportunity.

### COMMENTS AND CONSIDERATIONS

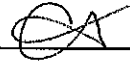
The NGNP program sounds very exciting but very few municipalities will be successful to qualify. It is hoped that through this micro-program, approximately 200-300 homes with poor internet due to their location within a low-lying area will be provided with a broadband service to allow working from home and attending school/classes online. The upfront cost to a municipality is \$0 and success will likely lead to further opportunity as most often the technology companies want to continue to expand once started.

To apply, the municipality must generate a report package to explain the problem along with maps which depict some underserved areas. The municipality has also added a letter of support from the Essa and District Agricultural Society.

### FINANCIAL IMPACT

No funding necessary in 2020 although staff time is needed for the application submission and future coordination. Staff time is limited but this project would need to be prioritized in order to show the seriousness of the municipality.

Manager of Finance or Deputy Treasurer Approval: \_\_\_\_\_



### SUMMARY/OPTIONS

Council may:

1. Take no further action.
2. Submit an Expression of Interest to apply to be the host community for a technological company to be assigned to Essa to provide an innovative solution to the problem of the lack of internet in the rural area.

### CONCLUSION

Option #2 is recommended.

Respectfully submitted:



Colleen Healey-Dowdall  
CAO

Attachments:  
NGNP Program Outline



# TOWNSHIP OF ESSA STAFF REPORT

**STAFF REPORT NO.:** CAO054-20  
**DATE:** October 21, 2020  
**TO:** Committee of the Whole  
**FROM:** Colleen Healey-Dowdall, Chief Administrative Officer  
**SUBJECT:** WSIB Premium Increases

## RECOMMENDATION

That Staff Report CAO054-20 be received for information and that staff continue to investigate the trend in WSIB premium increases relative to municipalities.

## BACKGROUND

Council recently inquired about WSIB premium increases. The chart below indicates the increases since 2016.

Year	# of Employee Claims	Increase in Premium
2016	2	\$9,676.29
2017	1	\$9,771.28
2018	4	\$15,200.47
2019	2	\$16,099.53
2020	tbd	tbd
2021	tbd	\$0

## COMMENTS AND CONSIDERATIONS

Essa currently pays approximately \$102,800 as a WSIB premium (paid on an annual basis). WSIB premiums seem to be on a rising trend not necessarily directly related to the number of claims each year. This year is estimated to be lower than 2019 however.

## FINANCIAL IMPACT

The estimated average WSIB premium increase over the past 4 years (2016 – 2019) is approximately \$12,686; generally increasing each year and thereby creating a significant impact on Essa's budget. 2020 and 2021 are the exceptions to this trend possibly due to incidents in 2020 not yet recorded/complete and with an imposed freeze due to COVID.

Manager of Finance or Deputy Treasurer Approval: \_\_\_\_\_

**SUMMARY/OPTIONS**

Council may:

1. Take no further action.
2. Direct staff as it deems appropriate including examining the WSIB premium trend in other municipalities in the Province.

**CONCLUSION**

Option #2 is recommended.

Respectfully submitted:



Colleen Healey-Dowdall  
CAO

Attachments:

WSIB "NEER" Summary

**COPY**

10b

**DO NOT DESTROY - Please keep for future reference**

00498-WSNEER G0005 L001 Auto 001574

TOWNSHIP OF ESSA  
AUG 28 2020  
RECEIVED

Account Number	[REDACTED]
Firm Number	[REDACTED]
Rate Number	[REDACTED]
Past Awards to:	30 JUN 20



THE CORPORATION OF THE  
TOWNSHIP OF ESSA  
5786 COUNTY RD 21  
UTOPIA ON

LOM LTO

Accident Year	Premium (\$)	Expected Cost Factor (%)	Expected Costs (\$)	NEER Costs (\$)	Rating Factor (%)	Performance Index
2019	107,330.18	15.00	16,099.53	291.75	40.00	0.02
2018	111,440.42	13.64	15,200.47	60,801.88	40.00	4.00*
2017	98,799.64	9.89	9,771.28	3,739.83	40.00	0.38
2016	91,028.12	10.63	9,676.29	22,195.95	40.00	2.29

\* SUBJECT TO MAXIMUM SURCHARGE

This is your firm's NEER Quarterly Statement for June 30, 2020.

00498-WSNEER-G0005-L001 Auto\_001574-007113-000-1/2

PLEASE SEE OVER

35



**REBATE/SURCHARGE CALCULATION**

The rebate or surcharge for each injury year can be calculated as follows:

$(\text{NEER COSTS} - \text{EXPECTED COSTS}) \times \text{RATING FACTOR}$

For details on rebates and surcharges, and further explanation of the terms used in this statement, please refer to our online NEER User Guide.

**RATE FRAMEWORK**

All experience rating programs ended as of January 1, 2020 due to the implementation of our new premium rate-setting model. Your final NEER statement (reviewing injury years 2015-2019) will be issued in November 2020, surcharges will be due December 31, 2020, and refund cheques will be sent in January 2021.

**RESERVE FACTORS**

Reserve factors are updated regularly to reflect the collective claims experience for each claim type, any administrative program changes as well as the latest Schedule 1 actuarial valuation assumptions. In this statement, Reserve Factors for 2019 have been adjusted as part of the regular quarterly updates. Please visit our website for the most up-to-date reserve factors.

**ADJUSTMENT POLICY**

Under the updated NEER Policy (13-02-02), the WSIB adjusts the final NEER rebate/surcharge for a given injury year for a period of one year after the final review in the case of an error by the WSIB. Given that 2020 is the final issue year of the NEER program, the WSIB will not accept any new adjustment requests after December 31, 2021.

**NEER CLAIM COST CALCULATOR**

You can estimate the total costs of an injury or illness to your account using the WSIB NEER Claim Cost Calculator. Check out the tool online.

For more information, please call the phone numbers below or visit our website at [www.wsib.ca](http://www.wsib.ca) and navigate to Businesses > Premiums and payment > Experience rating programs

Toronto area: (416) 344-1016 Toll free number: 1-800-663-6639  
Fax number: (416) 344-3493 Website: [www.wsib.ca](http://www.wsib.ca)  
Email address: [ExperienceRating@wsib.on.ca](mailto:ExperienceRating@wsib.on.ca)



## Rate Framework (Archived): FAQs

### Premium rate-setting

What factors are used to determine premium rates?

Your rates are calculated by considering three components:

1. Insurable earnings – max for 2021 \$102,800
2. Number of claims
3. Claims costs



In 2021, all businesses will pay the same rate that they paid in 2020. Premium rate stability will help Ontario businesses while protecting coverage for the people we serve as we all continue to adjust to the ongoing COVID-19 pandemic.

What years are considered when calculating my premium rate?

A rolling six-year period is used to calculate your premium rate. Specifically the six years prior to the rate-setting year.

For example, in 2019, we used the years 2013–2018 to determine your 2020 premium rate. During the course of that time, your insurable earnings, claims count and claims costs are the components reviewed and taken into consideration.

In 2021, all businesses will pay the same rate that they paid in 2020. Premium rate stability will help Ontario businesses while protecting coverage for the people we serve as we all continue to adjust to the ongoing COVID-19 pandemic.

What are risk bands and how do they relate to premium rates?

Each class will have a set of risk bands and each risk band represents a rate in relation to the class rate. A rate is assigned to each risk band, either above or below the class rate. The difference between each risk band rate is approximately five per cent. Depending on your claims experience, your business will be assigned to a risk band that best represents your risk in relation to your class. Your assigned risk band rate includes rate adjustments based on your individual experience.

How does predictability impact premium rates?

Your predictability is a measure of how much your past claims experience and insurable earnings can be used to predict future outcomes.