

City Council**Notice of Motion**

MM55.26	ACTION			Ward:All
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Escalating Insurance Rates and Challenges to Obtaining Insurance for Accessible Taxicabs in Toronto - by Councillor Denzil Minnan-Wong, seconded by Councillor Michelle Berardinetti

** Notice of this Motion has been given.*

** This Motion is subject to referral to the Licensing and Standards Committee. A two-thirds vote is required to waive referral.*

Recommendations

Councillor Denzil Minnan-Wong, seconded by Councillor Michelle Berardinetti, recommends that:

1. City Council request the Executive Director, Municipal Licensing and Standards to investigate and to report back to the Licensing and Standards Committee in the first-quarter of 2015 on escalating insurance rates and challenges to obtaining insurance for accessible taxicabs in the City of Toronto.

Summary

In February 2014, City Council took decisive action and by so doing, became a world leader in taxicab accessibility by requiring that all Toronto taxicabs be inclusive and accessible within 10 years. This will allow all residents and visitors to access transportation by taxicabs for the same fare and in the same way as able bodied individuals; an equivalent level of service for everyone.

In July 2014, the City of Toronto began issuing the Toronto Taxicab Licence (TTL). The TTL is an owner-operated and wheelchair accessible taxicab.

The City requires that all taxicabs must have \$2 million worth of comprehensive automobile insurance to cover loss or damage resulting from bodily injury or death and loss or damage to property resulting from an accident involving a taxicab.

Recently, members of the taxicab industry have voiced their concerns over the escalating cost of insurance and that some taxicab owners are being denied insurance coverage by various brokers/insurers, because of their wheelchair accessible taxicabs.

The Province of Ontario mandates that Ontario must be accessible through the Accessibility for Ontarians with Disabilities Act (AODA). The AODA specifically states that municipalities

must provide on-demand accessible taxicab service. The Province, through the Ministry of Finance also regulates the insurance industry and licenses insurance companies through the Financial Services Commission of Ontario (FSCO).

The Registered Insurance Brokers of Ontario (RIBO) is the self-regulatory body for insurance brokers in Ontario and is governed by the Registered Insurance Brokers Act. RIBO regulates licensing, professional competence, ethical conduct and insurance related financial obligations of all independent general insurance brokers in the Province of Ontario.

(Submitted to City Council on August 25 and 26, 2014 as MM55.26)

Background Information (City Council)

Member Motion MM55.26