

Legislative  
Assembly  
of Ontario



Assemblée  
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**Official Report  
of Debates  
(Hansard)**

A-36

**Journal  
des débats  
(Hansard)**

A-36

**Standing Committee on  
Government Agencies**

Intended appointments

1<sup>st</sup> Session  
43<sup>rd</sup> Parliament

Thursday 31 October 2024

**Comité permanent des  
organismes gouvernementaux**

Nominations prévues

1<sup>re</sup> session  
43<sup>e</sup> législature

Jeudi 31 octobre 2024

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Chair: David Smith  
Clerk: Isaiah Thorning

Président : David Smith  
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LEGISLATIVE ASSEMBLY OF ONTARIO

ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

## STANDING COMMITTEE ON GOVERNMENT AGENCIES

## COMITÉ PERMANENT DES ORGANISMES GOUVERNEMENTAUX

Thursday 31 October 2024

Jeudi 31 octobre 2024

*The committee met at 0900 in room 151.*

**The Chair (Mr. David Smith):** Good morning, everyone. The Standing Committee on Government Agencies will now come to order. We are joined by staff from legislative research, Hansard, and broadcast and recording. As always, all comments by members and witnesses should go through the Chair.

### INTENDED APPOINTMENTS

#### MR. NATHAN KORENBERG

Review of intended appointment, selected by official opposition: Nathan Korenberg, intended appointee as member, Landlord and Tenant Board.

**The Chair (Mr. David Smith):** Our first intended appointee today is Nathan Korenberg, nominated as member of the Landlord and Tenant Board. You may make an initial statement at your discretion. Following this, there will be questions from members of the committee. With that questioning, we start with the government, followed by the official opposition, with 15 minutes allotted to each recognized party. Any time you take in your statement will be deducted from the time allotted to the government.

You may proceed, sir.

**Mr. Nathan Korenberg:** Good morning, Mr. Chair and members of the committee. Thank you for the opportunity to appear before you today to discuss my potential appointment as a member of the Landlord and Tenant Board. I'm honoured to have this opportunity to highlight my professional experience, qualifications and skills, which I believe would make me a valuable member of the Landlord and Tenant Board.

I'm a licensed paralegal in good standing with the Law Society of Ontario. I obtained my paralegal diploma from Seneca College in 2008 and graduated with honours. I wrote my licensing exam in 2008, becoming a member of the then Law Society of Upper Canada in 2008.

I have knowledge, skill and passion in the areas of mediation, negotiation and conflict resolution. I took all mediation and negotiation courses offered by the college as part of my study program.

I've worked in landlord and tenant law for the past 15 years. Active listening and communication were central to my practice. I conducted client interviews, identified the issues, interpreted that Residential Tenancies Act and applied the law to the evidence presented by my client to effectively work toward a resolution.

One of my biggest strengths was my ability to see the strengths and weaknesses of my clients' cases and the case presented by the opposing party. This level of analysis and taking a two-sided perspective was key to managing client expectation and driving towards a resolution that would meet the client goals.

Advocating through mediation and presentation of both oral and written argument before the Landlord and Tenant Board were central features of my practice. I assisted clients in a variety of Residential Tenancies Act matters, including drafting notices and applications, maintenance issues, non-payment of rent matters and residential lease disputes and interpretation.

Tribunal work is challenging. It requires making significant decisions based on evidence, criteria and legislation. Decisions are not always favourable; however, I believe the principles of fairness, transparency, timeliness and respect remain the cornerstones of adjudication, and I look forward to serving the public in this manner.

I've sharpened my legal analytical skills, I have excellent written and communication skills to effectively adjudicate and enhanced organizational skills to ensure my workload is accomplished on time.

I have practised in the area of landlord and tenant, appearing before the board on numerous occasions; as such, I'm very well-versed in the Residential Tenancies Act and applicable legislation. As a result, I'm accustomed to managing a high volume of caseloads and operating under pressure to meet deadlines. My extensive background in landlord and tenant matters has enabled me to easily identify issues and develop solutions. With my experience, I recognize the importance of the roles that both landlords and tenants play in the housing market.

In the past, whether representing landlords or tenants, I've always tried to take the opportunity to try to help educate parties, not only about their rights but also about their responsibilities. Given my experience representing both parties, I hope you will be confident that I am someone you can rely on to serve the people of Ontario with respect, fairness and impartiality. I'm a strong advocate for LTB's mandate to provide accessible, expeditious conflict resolution, and I'm confident that my extensive background in this area of law will serve as an asset to this organization.

My professional experience has provided me with a basic knowledge of the context in which Tribunals Ontario

operates, and an awareness of the rules and procedures which are unique to each tribunal.

I possess well-developed writing skills, good judgment, an ethical mindset and a strong work ethic. I have compassion, knowledge and experience, and feel that I could make a valuable contribution to the Landlord and Tenant Board.

I welcome any questions you may have, and trust that by the end of the time here today I'll have convinced you of the same. Thank you very much for having me.

**The Chair (Mr. David Smith):** Thank you very much, sir.

I now turn the remaining time over to the government side, recognizing MPP Martin. Go ahead, please.

**Mrs. Robin Martin:** Thank you very much, Mr. Korenberg, for being here today and for giving us a little bit of your background. It sounds like you have lots of experience with landlord and tenant law, which is obviously critical to this. I'm a lawyer myself by background—I had minimal experience with landlord and tenant law, but I do understand it's a bit of a specialty, and it's very important, obviously, to parties on both sides to get these things resolved in a timely way and fairly. That is what justice is all about.

I wanted to ask you, on the other hand, if you could share with the committee what your engagement has been with the community, with volunteer work and things like that—maybe what you've learned from it and how you might use that to inform your work on the Landlord and Tenant Board.

**Mr. Nathan Korenberg:** I haven't done much of volunteer work. I've been really busy in both family and professional life. I went to school later in life while working full-time and raising a family. We started a family young, and it was a full-time commitment, both to family, work and school. So I would love the opportunity—and hopefully later in life I will get it—to commit to volunteering.

But I'm very much involved in the community since I've lived in the same community for 24 years. I've raised a family in that community; I live in Richmond Hill. Basically, I know a lot of the shopkeepers on a personal level. I know a lot of the community centres. I've been driving and chaperoning my kids throughout all the community centres. And I provide service to the public, so I get to meet a lot of people from that community and get to hear what exactly the issues are that they need help with.

**Mrs. Robin Martin:** I'm sure a lot of them, knowing your background, raise these kinds of issues with you for discussion, so that probably gives you some perspective on what people are dealing with.

**Mr. Nathan Korenberg:** Yes, a lot of them.

**Mrs. Robin Martin:** Thank you.

**The Chair (Mr. David Smith):** Recognizing MPP Pinsonneault.

**Mr. Steve Pinsonneault:** We know the Landlord and Tenant Board has high caseload volumes. Can you tell us about your experience managing heavy caseloads? How will you ensure you stay on top of the workload and deliver your decisions within targeted process times?

**Mr. Nathan Korenberg:** Obviously, as a paralegal, I'm very mindful of timeliness. Heavy caseloads are not new to me; for the last 15 or 16 years, I've been dealing with heavy caseloads on a regular basis. I basically try and manage and prioritize cases and make sure that I'm on top of them.

What needs to be addressed right away—I have some type of a system. It's more or less personal, but I'm sure that every lawyer or legal practitioner will recognize either a bring-forward or a tickler where, religiously, I will put things that are important in the calendar and make sure to double- and triple-put them in the calendar and schedule time for either review or to make sure that things get done. Obviously, the biggest thing is time management, and that's what I'm trying to keep on top of: prioritizing the importance of the files, what needs to be addressed right away and what can wait for next week.

**Mr. Steve Pinsonneault:** Thank you.

**The Chair (Mr. David Smith):** Recognizing MPP Smith. Go ahead, please.

**Ms. Laura Smith:** Thank you, Mr. Korenberg, for being here today. You talked about a lot of the work that you do, and it's challenging. Landlord and tenant is challenging. I do have a background in landlord and tenant, and I realize that—I'm showing my age, but actually, I used to work in it when it was under the court system, and then it went over to LTB tribunal.

Nonpayment of rent is very different from another area for the tenants, and residential tenancies are exceptionally challenging. Also, providing turnaround time for the orders and getting that out the door so that people can effectively—because we're dealing with people's homes, and they want to know where that's going to be, whether it's the landlord's home or the home that the individual is living in at that time.

So given your 15 years' experience, what do you believe it takes to be an effective member of the board?

**Mr. Nathan Korenberg:** I would say time management, effective listening and a very good and strong knowledge or basis of the act.

As far as the adjudicating, I'm sure that the onboarding process is going to help me with that.

What I do believe is that you need to be impartial, fair. You need to listen to both sides and, obviously, apply the law at the end of the day. The law is the key to all this. It's pretty simple at the base of it. The law will provide answers to that.

**Ms. Laura Smith:** I would assume that you believe you've got a really good foot in the door because of the 15 years—and you've worked on both sides.

**Mr. Nathan Korenberg:** I just wanted to add that I believe that my benefit is that I've represented both landlords and tenants—

**Ms. Laura Smith:** And tenants, which is important.

**Mr. Nathan Korenberg:** And I get to see the issues, the problems, the solutions of both sides of the Landlord and Tenant Board's work. It's challenging, but this way you get an overall view of both—well, groups, let's say, and what exactly they require.

0910

**Ms. Laura Smith:** Analytical skills, being able to write comprehensive orders—because we both know what it's like to receive an endorsement from a judge and have to enforce that. Then, you would be on the other side of that table, doing those endorsements.

**Mr. Nathan Korenberg:** It has to be clear. The order has to be clear, very well-reasoned and has to be delivered in time. Time is also important to both parties here.

**Ms. Laura Smith:** All right. Thank you very much.

**The Chair (Mr. David Smith):** Recognizing MPP Coe—go ahead, please.

**Mr. Lorne Coe:** Thank you, Chair, and through you: Welcome, sir, to the committee. You've had quite a varied business career. Thank you for sharing some aspects of that in your introductory remarks.

I'd like you to speak more broadly, though, sir, about the applicability of that business experience to the position that you're before the committee for this morning.

**Mr. Nathan Korenberg:** No problem. So, obviously, I went to Seneca and I trained as a paralegal. I do operate also as a paralegal, which means I get to see broad aspects of different legislation and laws. I appear in front of government boards and agencies. I appear in front of courts and judges. I'm very comfortable appearing in front of a judge, a hearing or an adjudicator.

The experiences are more or less the same. You learn fast the value of very good, researched case law. You learn pretty fast that you need to have very good fact-finding skills. You also learn fast that the best thing you can bring is listening. You need to listen to both sides. And the best thing is also that you learn the value of mediation versus an adversary process as well.

**Mr. Lorne Coe:** Thank you for that response.

Through you, Chair, to MPP Dowie, please.

**The Chair (Mr. David Smith):** Go ahead, MPP Dowie.

**Mr. Andrew Dowie:** Thank you so much for being here and putting forward your name for this position. You were recommended for this process through Tribunals Ontario. It was a competitive, merit-based recruitment process. I was hoping to understand, from your side, what was your impression of the process and why, following going through the process, did you realize that you were the best candidate for the role to serve?

**Mr. Nathan Korenberg:** I don't think I realized that. Basically, I thought that I had a very good basis to apply for the position. I applied for it through the online process. I got contacted. I went through the full gamut of it, basically—applying, interviewing, submitting my resume, doing a written skills test and, eventually, appearing in front of the committee today. So, basically, I realized through the process and seeing what's required that I think I possess what's required on the LTB for the adjudication position.

I'll just add that it's very lengthy, but it's a very good process of selection.

**Mr. Andrew Dowie:** Thank you, sir.

Chair, I'll pass to MPP Pinsonneault once again.

**The Chair (Mr. David Smith):** Recognizing MPP Byers—go ahead, please.

**Mr. Rick Byers:** Hi. Good morning. Thank you for coming to meet with us this morning. I appreciate you describing your credentials and explaining them before us. It seems to be that you have relevant experience for this role.

But I want to understand better your motivations, your goals—why? Your experience could have led you to do a whole bunch of things, and here you are in front of the committee and want to be on this board. Can you give us a sense of what your motivations are for wanting to join the tribunal, please?

**Mr. Nathan Korenberg:** For 15 years, I'm representing in front of the tribunal. There comes a time when you want to expand your professional career, and public service is, obviously, an area that spoke to me for a long time. So, basically, joining the adjudicators on the board would be, for me, the reasonable next step. I would like to be able to help people make the decisions based on the experience that I have gained on the other side of the aisle of the Landlord and Tenant Board. I think that's really the main reason for me putting my name forward for this.

You're correct: I could have just proceeded with a career in private practice. But I think that, at some point, you've got to make a decision in life that you want to serve also; you want to help.

**The Chair (Mr. David Smith):** Recognizing MPP Pinsonneault—go ahead, please.

**Mr. Steve Pinsonneault:** How will your previous work experience assist you in being a fair and impartial adjudicator on the LTB?

**Mr. Nathan Korenberg:** The same thing would apply. The value of listening—I would bring that. The experience of applying the legislation—I've been working with this legislation for a very long time. I'm not going to call myself an expert—far from it—but I have a very solid knowledge base of the legislation and how to apply it to the different situations coming from the LTB.

It's a very focused area, so my experience before, both as a paralegal appearing in court on civil matters and small claims, and other government boards or agencies, is just as much transferrable and applicable to the LTB. You need to be fair, impartial, listen to both sides and try to make the best decision based on the circumstances and the facts.

**Mr. Steve Pinsonneault:** Thank you.

**The Chair (Mr. David Smith):** I want to thank you. The time has elapsed. That is the time allotted for the government side.

We are now focused on the official opposition. I'm recognizing MPP Pasma. Go ahead, please.

**Ms. Chandra Pasma:** Thank you, Mr. Korenberg, for being here this morning. I recognize it's not the most comfortable process and the most comfortable morning for you, but it is an important part of our democratic process, so that the people of Ontario can have confidence that appointments are being made based on merit and qualifications and not based on connections to the government. Unfortunately, this summer, there were 112 appointments

made by the government that this committee had no opportunity to review. So I'm grateful that you are here and that we have the opportunity to review your appointment.

I do note you've been working in this field for 15 years and you do have the kind of digital footprint that would go with a 15-year career. You've mentioned this morning that you represented both landlords and tenants, but your online footprint is entirely in the landlord cases, so I'm wondering: What proportion of your clients, would you say, were tenants?

**Mr. Nathan Korenberg:** I don't think I would be able to tell and I'm not aware of—as of this morning that the footprint of case laws or reported cases. I'm not aware of what's being posted, either on CanLII or what the board posts. I really don't know.

I can tell you that, in some years—I never keep track, to be honest with you. I would say, some years, it would be either equal or more—I think earlier years were more, actually, tenant. Lately, maybe the same—I'm not sure exactly. And a lot of my cases are still ongoing, so basically that's why I don't know, as far as the footprint, what's being posted out there.

**Ms. Chandra Pasma:** And when you've represented tenants, what kinds of issues have you represented them for?

**Mr. Nathan Korenberg:** A variety of them.

**Ms. Chandra Pasma:** Like evictions? Renovations?

**Mr. Nathan Korenberg:** Evictions, nonpayment of rent, disputes with landlord over denial of services—

**Ms. Chandra Pasma:** Above-guideline rent increases?

**Mr. Nathan Korenberg:** Very rare—not too much.

**Ms. Chandra Pasma:** One of the things that I've experienced in my riding of Ottawa West-Nepean is that there's a really big imbalance between knowledge of rights between landlords and tenants. In one particularly egregious case, there's a landlord who is evicting hundreds of tenants from a building, who provided misleading information over a long weekend. It was only because I and Ottawa ACORN went through the building to speak to tenants that they knew that they had any rights at all in this scenario. It's only thanks to Community Legal Services of Ottawa that they know that they are able to fight this renovation at the Landlord and Tenant Board and that they have any idea of what their rights are at the Landlord and Tenant Board.

So given this imbalance of power, how, in this role, are you going to make sure that the tenants that appear before you know what their rights are and that they will have their rights protected at the LTB?

**Mr. Nathan Korenberg:** Obviously, as an adjudicator, I will do my best to listen to both parties. I cannot provide any legal advice in that role, unfortunately. But I will make sure to listen to both parties and make sure that either their rights were observed, upheld, and if need be, provide the accommodation required to make sure that they get that right. I'm not aware of anything else, as an adjudicator, that I can do, besides that.

**Ms. Chandra Pasma:** Thank you.

Do you own any rental properties?

**Mr. Nathan Korenberg:** No.

**Ms. Chandra Pasma:** MPP Pinsonneault mentioned the backlog but kind of skated over just how bad it is. There are more than 53,000 cases waiting for a hearing. For landlords, it's about eight months. For tenants, it's over a year. We've seen that the Landlord and Tenant Board has been prioritizing cases put forward by landlords, and that that gap is not only there but that it's widening. For landlords, the wait times for a hearing is coming down. For tenants, that wait time is going up. So what will you do in your role as an adjudicator to make sure that both sides are having a hearing scheduled in a fair and reasonable amount of time?

**0920**

**Mr. Nathan Korenberg:** There are a few parts there. So, first, it's not a secret that the Landlord and Tenant Board has a backlog. I think that's why I'm being brought over to join as an adjudicator, to try and help with some of that backlog. My role as an adjudicator is not policy-making. I can only help by taking as much as possible of a caseload and make myself available to the board to conduct hearings. That's all I can do as adjudicator. That's really my role in the LTB.

**Ms. Chandra Pasma:** The other thing MPP Pinsonneault kind of skated over is just how bad the board is at meeting its performance targets. They're not missing by a little bit. They're missing by a lot. For the applications to evict for nonpayment of rent, the hearing is supposed to be scheduled within 25 business days. Only 0.2% of those hearings are being scheduled within 25 days, and the average is 74.4 days for decisions for L1 and L9 applications. The decision is supposed to be issued within four days of the conclusion of the hearing. Only 7.9% are actually being issued within four business days, and the average is 21.5.

All other applications to the LTB are supposed to be scheduled for a hearing within 30 business days, and only 2.2% of cases are getting that hearing scheduled within 30 business days.

All decisions for other Landlord and Tenant Board applications other than nonpayment of rent are supposed to be issued within 10 business days of the conclusion of the hearing, but the average there is 37.7 days.

What are you going to do to make sure that your decisions are being issued within that performance standard that's been set up by the Landlord and Tenant Board?

**Mr. Nathan Korenberg:** I'm going to really try to do and make sure is that I am managing my caseload, especially the decision-writing part of it. I don't want to sound like a broken record. I'm not involved in the policy-making; I'm there to adjudicate and to make sure that the orders will go on time. Basically, that's why I'm saying that I'm going to make myself available to the board as much as I can and to make sure that I'm managing the caseload. Especially, as you know, I've been on both sides. Yes, I'll make sure that orders will go on time as much as possible.



**Ms. Chandra Pasma:** I understand you're not responsible for setting the performance standard and for some of the other issues that the Landlord and Tenant Board—with the decision issued within four business days of the conclusion of the hearing for nonpayment of rent, given your experience at the LTB, you're confident you could issue a decision on a case within four days?

**Mr. Nathan Korenberg:** It depends on the type of hearing and depends on the caseload. I've seen it happen. I can't commit to it, but obviously it all depends on the type of caseload that you're running. Yes, it's not unreasonable but sometimes the circumstances will dictate otherwise.

**Ms. Chandra Pasma:** Another challenge that we've seen not only with the Landlord and Tenant Board but with many of the tribunals is that they moved to a digital-first strategy in recent years, but the digital-first strategy really favours one side over the other. Particularly, with regard to the Landlord and Tenant Board, where the landlords are very likely to have secure access to Internet, to WiFi, to a computer, to be able to join the hearing, but tenants all too frequently don't have that access to Internet. They do not have a computer at home. They may be trying to join from a community legal services office or from another public arrangement, where it's not their computer and they're not familiar with it.

There are others who are trying to join by phone who can't see any of what's happening on the screen, who don't even know when it's their opportunity to speak. They're not being given the option of having that hearing in-person, even when that would accommodate their lack of access to digital platforms, even when that would allow the tenant to participate on a fair and even basis, compared to the landlord.

What will you do to make sure that tenants have equal and equitable access to those hearings, given the digital-first strategy?

**Mr. Nathan Korenberg:** I'll make sure that I will gather all the information and the facts prior to making any decisions and make sure that I will especially gather any other information that is crucial for decisions, mainly accommodations in that case to make sure that everybody gets a fair hearing.

**Ms. Chandra Pasma:** Just one last question. You understand that access to Internet could be an accommodation scenario. Is that what I'm hearing?

**Mr. Nathan Korenberg:** Yes, absolutely.

**Ms. Chandra Pasma:** Okay. Thank you.

I'm going to turn it over to MPP Glover.

**The Chair (Mr. David Smith):** Recognizing MPP Glover—go ahead, please.

**Mr. Chris Glover:** Thank you, Mr. Cronenberg—or Korenberg—for being here today; apologies for that. There's a famous director with a name similar to yours.

**Ms. Chandra Pasma:** You may have noticed.

**Mr. Nathan Korenberg:** We're not related, unfortunately.

**Mr. Chris Glover:** Yes, you may have heard that before.

Anyways, thank you for putting your name forward and for appearing here today. I'm going to ask some quick but uncomfortable but necessary questions.

Have you ever been a member of the Progressive Conservative Party provincially?

**Mr. Nathan Korenberg:** No.

**Mr. Chris Glover:** Have you ever been a member of the Conservative Party, federally?

**Mr. Nathan Korenberg:** No.

**Mr. Chris Glover:** Have you ever donated to the Progressive Conservative Party?

**Mr. Nathan Korenberg:** No.

**Mr. Chris Glover:** Have you ever worked on a Conservative election campaign?

**Mr. Nathan Korenberg:** No.

**Mr. Chris Glover:** Did anyone ask you to submit an application for this position?

**Mr. Nathan Korenberg:** No. Regular, online, basically, job search.

**Mr. Chris Glover:** Can you describe how you did find the application?

**Mr. Nathan Korenberg:** There were postings on the Internet, I'm assuming. Then, basically, you just go through the process. You apply and you proceed if—that's the thing. You're going to put in what's required—a résumé. You go through an interview. You go through a written skills test. You do go through a conflict search or a check. And you come here.

**Mr. Chris Glover:** Based on your experience in handling hearings at the Landlord and Tenant Board, what has been your experience that you could draw on to quicken the hearings? Actually, let me start with, where have you seen unnecessary delays in Landlord and Tenant Board hearings?

**Mr. Nathan Korenberg:** I can't say that I'm privy to that. I don't know about the delays, the systemic—or in the system. I'm there just for the hearing day, on the actual day, so it's very hard for me to actually pinpoint that.

On the hearing day, it really depends on the situation. Sometimes, not all delays—it's so different, as Ms. Pasma said. Sometimes it's an issue with connectivity or connection. Sometimes it's just an issue with a party that is not in the room. There are so many different ones, so I'm not going to call them delays. I just don't know what it exactly means as far as delays.

But I'm only there, usually, for the hearing date itself, and those days, it's time management more than anything.

**Mr. Chris Glover:** Connectivity: The vast majority of Landlord and Tenant Board hearings now are online. We've heard from a number of people, particularly tenants, who often have trouble accessing the online service. Has that been your experience? Is that what you've seen?

**Mr. Nathan Korenberg:** No. Personally, my own experience is, on the hearing date, it is actually rare that a tenant does not appear. I can't really follow, because if the tenant is not there that day, I will not know the exact reason why. But most of the hearings that I've been doing in the last—let's say since COVID came in—both parties were able to connect most of the time. Nobody actually

raised issues. From my own personal experience, I can tell you that I had maybe one or two times that a party said they will need to go to connect. That's about it.

**Mr. Chris Glover:** Of the cases that you've handled, what proportion are for landlords and what proportion were you representing tenants?

**Mr. Nathan Korenberg:** It varies. It varies by the year. I don't keep track. I don't do percentages, if that's the question.

**Mr. Chris Glover:** As a ballpark figure, in a given year?

**Mr. Nathan Korenberg:** Some years were equal.

**Mr. Chris Glover:** Is it fifty-fifty?

**Mr. Nathan Korenberg:** Yes, some years were pretty equal. Some years, a little bit more landlords; some years, actually, I had more tenants. It depends on the type of case.

**Mr. Chris Glover:** I've talked to people who work in family law court, which is different from the landlord and tenant tribunal. One of the things they've said is that, often, people appear, and they're just not prepared. They don't understand the process. They don't understand how to file documents. They don't understand how to serve notices. Has that been your case when you attended? Has that been a cause for delay in some of the cases that you've been part of?

**Mr. Nathan Korenberg:** I'm not sure about—I mean, very rare. Sometimes, people appear, and then what you do is apply the accommodation that's required. It depends on the situation. I haven't experienced that too much, personally. But I've seen, obviously, when you appear on a hearing day, it's an open platform. So it's rare but, yes, you see it. But then, the accommodation just—that's the issue: The accommodation kicks in. But it will not be any different from me appearing in court and a self-represented party shows up unprepared. It's exactly the same thing. It won't change. It's part of what you've got to do.

0930

**Mr. Chris Glover:** When a self-represented party appears unprepared, what are you seeing there and what accommodations are granted to that person?

**Mr. Nathan Korenberg:** It depends what's required—more time, bringing the hearing back on a different date to allow for the party to either obtain some type of legal advice, representation or be allowed to produce or file the documents. That's what I'm seeing, at least.

**Mr. Chris Glover:** Do you see particularly low-income tenants having difficulty with the processes?

**Mr. Nathan Korenberg:** I don't know. Nobody is telling us, at least, when I'm appearing as a representative for a certain party, what exactly is the income level of the individual that's claiming the accommodation or requires it. I wouldn't know.

**Mr. Chris Glover:** Thank you.

**Mr. Nathan Korenberg:** You're welcome.

**The Chair (Mr. David Smith):** That concludes the time allotted to the official opposition. I would like to thank you, Mr. Korenberg, for presenting here today. Thank you very much.

**Mr. Nathan Korenberg:** Thank you, Chair. Thank you, members. Have a good day, everybody.

MS. JOSEPHINE ATRI

Review of intended appointment, selected by official opposition party: Josephine Atri, intended appointee as panel member, Council of Registered Insurance Brokers of Ontario.

**The Chair (Mr. David Smith):** The second intended appointment: Ms. Josephine Atri. Thank you for coming and good morning.

**Ms. Josephine Atri:** Good morning, Chair. Good morning, members of the committee.

**The Chair (Mr. David Smith):** Let me give you some instructions before we start, please. Thank you.

Ms. Josephine Atri, nominated as panel member of the Council of Registered Insurance Brokers of Ontario, you may make an initial statement at your discretion. Following this, there will be questions from members of the committee. With that questioning, you will start with the government, followed by the official opposition, with 15 minutes allotted to each recognized party. Any time you take in your statement will be deducted from the allotted time to the government party.

Thank you very much. You may proceed now.

**Ms. Josephine Atri:** Thank you. Good morning. My name is Josephine Atri. I would like to make an opening statement.

I'd like to start by first thanking all the honourable members of this committee for the opportunity to appear before you regarding my qualifications and experience for appointment to a panel of laypersons eligible to serve as a member of the discipline committee and of the complaints committee of the Registered Insurance Brokers of Ontario, known as RIBO. I am very honoured to be here before all of you.

As you know, RIBO is a self-regulating body established under the Registered Insurance Brokers Act, registering insurance brokers and enforcing a compliance scheme since its inception in 1980.

I was called to the Ontario bar in 1989. The focus of my career as a lawyer has largely centred around insurance-related legislation and regulation. I would like to highlight my professional experience and capabilities that I developed in private practice and during my long tenure as a public servant and lawyer for the Ontario Ministry of the Attorney General.

My introduction to insurance came even before I was called to the Ontario bar. I articulated with a boutique law firm that specialized in insurance defence work for its roster of insurance company clients. I had the opportunity to be immediately thrust into the realm of insurance policies and legislation and disputes—and involved in the adjudication process. As a student, I was in court virtually every week, arguing court motions and conducting Small Claims Court trials.

After I was called to the bar in 1989, I again had the opportunity to work in a law firm where insurance was a major part of its practice. In addition to handling insurance-related lawsuits, I also conducted quasi-criminal prosecutions of municipal bylaw violations.

Not long after that, I saw an ad in 1990 for a counsel position at the nascent Ontario Insurance Commission, which was a new agency of the Ministry of Finance. The insurance commission was created as the new insurance regulator, responsible for administering and enforcing various insurance-related statutes, including the Insurance Act and the Motor Vehicle Accident Claims Act.

The MVAC Act made the minister the representative of uninsured motorists and the commissioner the representative of unknown motorists—and to act in their name and on their behalf where no applicable insurance could be found for victims of motor vehicle accidents claims. I acted for the minister and commissioner in many lawsuits and appeared before every court level in Ontario, as well as some tribunals, such as the Workers' Compensation Board. I also acted as counsel before advisory boards under the Insurance Act for the purpose of recommending suitability of persons to act as insurance agents. Further, I appeared in judicial reviews regarding decisions of commission arbitrators handling auto insurance accident disputes.

In 1997, the Ontario Insurance Commission was replaced by the Financial Services Commission of Ontario, or FSCO. FSCO came in place of the Pension Commission of Ontario, the Ontario Insurance Commission and the deposit institutions division of the Ministry of Finance. As counsel to FSCO, I continued to act for the minister and the superintendent of insurance in uninsured or unidentified motorist lawsuits and to appear before every court level in Ontario.

I also worked on various legislative reviews and amendments concerning insurance-related matters. For example, I conducted extensive research on the history of the long-standing prohibition in the Insurance Act against persons, other than insurers or agents, trafficking in life insurance policies. I represented FSCO as the legal contact and participated in an extensive stakeholder consultation that routinely met to address how this problem could be dealt with.

The AIDS epidemic of the time contributed to an increased demand for policyholders to be able to assign their life insurance policies without being viewed as violating the act, and to access immediate benefits. I produced draft amendments around this topic that later informed amendments and the impetus for insurers to find ways to offer living benefits.

In late 2001, I became counsel to the Red Tape Commission and Secretariat located at Cabinet Office. The Red Tape Commission had a broad mandate to review the legislation and procedures of ministries to assess how regulatory red tape could be eliminated or reduced, and to provide advice and recommendations to government and suggested changes in ministry legislation or practices. The Red Tape Commission spearheaded several government red tape bills. I dealt with virtually every ministry and was the coordinator for receiving proposed amendments for inclusion in red tape bills.

When the Red Tape Commission was wound down, I became counsel to the Ministries of Economic Develop-

ment and Trade, and Research and Innovation. I helped create a grant and loan program and reviewed and drafted contracts and commercial agreements.

In 2009, I joined the Ministry of Finance as senior counsel until I retired from the Ontario public service in 2021. I provided extensive advice regarding the establishment of regulatory agencies and compliance schemes and administrative tribunals, particularly in the area of insurance-related financial services. I briefed and advised ministers, deputies and senior managers, and participated in various consultations, stakeholder meetings, bill briefings and reviews.

I was the coordinator of several government bills and amendments to numerous statutes and regulations. This work included, for example, leading drafting and coordination of significant amendments to the Registered Insurance Brokers Act and regulations to modernize disciplinary proceedings and penalties, such as making former members of RIBO still subject to RIBO's continuing jurisdiction for their conduct while members, repealing the requirement for hearings of the discipline or complaints committee to be private and to have the public hearing provisions apply under the Statutory Powers Procedure Act and requiring findings of fact of the qualifications and registration committee and of the discipline committee to be based exclusively on evidence admissible on matters that could be noticed under the Statutory Powers Procedure Act.

Also, I acted as lead counsel and coordinated the initial framework legislation to replace FSCO with yet another insurance regulator, the Financial Services Regulatory Authority of Ontario, under the Financial Services Regulatory Authority of Ontario Act, 2016, with correlating amendments, several insurance-related statutes and regulations.

I also supported and advised the expert panel in its review of the mandates of FSCO, the Financial Services Tribunal and the Deposit Insurance Corporation of Ontario, which informed the above-noted establishment of FSRA as the new regulator. I also drafted and coordinated legislation removing the Financial Services Tribunal from FSCO and establishing it as its own tribunal under the Financial Services Tribunal Act with correlating regulations.

I also supported and advised the auto insurance dispute resolution system review, led by the Honourable Mr. Justice Cunningham, which played a key role in reshaping how auto insurance statutory accident benefits were to be handled.

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Flowing from this review led by Justice Cunningham, I led drafting and coordination of related Insurance Act amendments and the Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014. This act transferred responsibility for adjudication of auto insurance accident benefit disputes from FSCO to the Licence Appeal Tribunal.

I also supported and advised the Auto Insurance Anti-Fraud Task Force and led drafting and coordination of re-

sulting amendments to the Insurance Act and regulations. Further, I led drafting and coordination of extensive amendments to the Insurance Act and regulations, including but not limited to the following:

- the statutory accident benefits schedule;
- creating a licensing regime for health service providers for listed auto insurance benefit expenses;
- establishing administrative monetary penalties;
- empowering the FSRA board of directors with extensive rule-making powers;
- modernizing life insurance and accident and disability insurance provisions;
- altering prejudgment interest provisions for certain court proceedings;
- establishing new provisions regarding claims by innocent co-insureds; and
- prescribing information concerning motor vehicle costs and repairs.

Also, I led drafting and coordination of amendments to the Automobile Insurance Rate Stabilization Act, 2003, and associated regulations to provide for an industry-wide rate reduction target and related rating and risk classification approval processes. Throughout, I provided support and advice on various constitutional challenges to insurance-related legislation.

As part of my responsibilities, I attended at numerous Legislative Assembly committee activities, such as public hearings and clause-by-clause review of bills, including preparing clause-by-clause briefing materials for committee members. I also attended at cabinet committees. Further, I provided review and advice on private bills and petitions.

I continue to be a member of the Law Society of Ontario, and I know what it is like to be a member of a regulated profession. I also continue to maintain my interest in the field of insurance law, financial services and adjudication by trying to stay abreast of relevant legislative changes, case law and current events. During 2020 to 2022, for example, I was a member of the executive of the insurance law section of the Ontario Bar Association and the Canadian Bar Association.

Further, I successfully completed the certificate in adjudication for administrative agencies, boards and tribunals, awarded by Osgoode Hall, York University and the Society of Ontario Adjudicators and Regulators, or SOAR. As I understand it, this certificate is required by many administrative tribunals for their members.

Some time ago, I created an account with the Public Appointments Secretariat and indicated that I was interested in appointment opportunities to bodies such as RIBO. When an advertised opening arose for a possible RIBO appointment, I applied. I was selected for an interview and was interviewed by the CEO of RIBO and the compliance director of RIBO.

I believe that RIBO, as a regulatory body, will continue to face the challenges of evolving technology that is impacting how insurance products are developed, marketed and distributed. The increasing prevalence of artificial intelligence and other technological advances and the

growing sophistication and connection between various insurance and financial services, products and regulatory schemes will result in new circumstances and opportunities for brokers and consumers alike.

I believe that my excellent communication and research and writing skills, and my first-hand experience on how insurance regulators, legislation and administrative tribunals are created and function with my many years of practice as a public servant makes me an ideal candidate for appointment to a RIBO panel of laypersons.

I would greatly welcome the opportunity for this appointment, and I thank each of you for your time and consideration today.

**The Chair (Mr. David Smith):** Thank you very much. I will now turn to the government side. We have just about three minutes, so use it as wisely as you can. Recognizing MPP Dowie—go ahead.

**Mr. Andrew Dowie:** Thank you, Ms. Atri, for being here. In your opening statement, you touched upon evolving technology. We see a lot of challenges and changes in that sector. What do you think that RIBO will have to manage in terms of AI and other technological advancements?

**Ms. Josephine Atri:** Thank you for that question. It's a very important one because the world of AI is impacting so many areas, so many professions and trades. We also see examples in my own profession where lawyers have unwittingly presented memos to a court that contained non-existent cases, and, subsequently, were reprimanded and in some cases disbarred.

I note that the federal office of the financial institutions commissioner and FSRA itself have issued reports on the need to start doing good risk assessments and mitigation strategies on how to use AI. It's definitely very helpful in the field of financial services, as well as other fields, but it becomes important to ensure that human intelligence prevails over artificial intelligence by adopting prudent best practices.

**The Chair (Mr. David Smith):** Just under two minutes. Anyone else? Recognizing MPP Coe—go ahead, please.

**Mr. Lorne Coe:** First of all, thank you so much for your public service as a civil servant. What a distinguished career you do and did have in the Ontario public service. All of these positions that you had over that period of time certainly apply to the position you're in front of this committee for. Congratulations.

**Ms. Josephine Atri:** Thank you, and thank you for your public service as well.

**Mr. Lorne Coe:** Thank you. Tell me: Why do you want to serve on the RIBO panel?

**Ms. Josephine Atri:** I view it as a continuation of a legacy of having worked so long as a lawyer in the area of insurance regulation and of having had the privilege of being able to be counsel at a range of successful insurance regulators: the Ontario Insurance Commission, FSCO and then helping to be the lead counsel to establish FSRA and also working on RIBO legislation, yet another insurance regulator.

I believe that my first-hand, up-close experience of the world of how regulators are actually created and function would give me particular insights on how the committees at RIBO function, and I would hope to be able to relay that experience in adjudicating those disputes.

**Mr. Lorne Coe:** Thank you for your response. We're so fortunate to have you in front of us this morning.

**The Chair (Mr. David Smith):** With 15 seconds, that would be the allotted time given to the government side.

I will now turn my attention to the official opposition, recognizing MPP Glover. Go ahead.

**Mr. Chris Glover:** So we get an additional 15 seconds? Is that how this is going to work?

**Mr. Lorne Coe:** No.

**Mrs. Robin Martin:** You just used it.

*Laughter.*

**The Chair (Mr. David Smith):** My administrator will wipe the slate clean and you will start your 15 minutes.

**Mr. Chris Glover:** Hi, Ms. Atri. Thank you for putting your name forward today and for being here. This is an important part of the process, the public committee hearings on appointments, because it gives us an opportunity to ask questions about appointees.

I'm interested; I'm the tech and innovation critic, and I want to just pick up on a line of questioning that was started over there by the government side. You were talking about some of the risks of AI application in some of the case hearings. Are there other risks? You were mentioning fictional cases that have been cited. Are there other risks that you have seen with AI?

**Ms. Josephine Atri:** It is tempting to use AI because it seems so fast to be able to get so many different kinds of data, but the danger, of course, is that there has to be some way of verifying whether that information is accurate. I know that this is also becoming an issue in the courtroom, because AI-generated material is being advanced as evidence, and no doubt that is happening in many administrative tribunals.

This gets back to the issue of how you create a best-practices framework where there is a process in place for how the information is firstly framed, how it's obtained, how it's verified and where it is suitable or appropriate to be used in what particular venue, for what audience.

I imagine these would be the kinds of issues that would face the committees at RIBO, given that they are becoming prevalent right across the board.

**Mr. Chris Glover:** You also said that you saw some positive applications for AI in the insurance industry. Can you describe some of those?

**Ms. Josephine Atri:** I think it's positive in the sense that it can be a timesaver in getting data, rather than digging through a lot of sources that are time-intensive. So it's positive in that way, but again, you have to make sure that human intelligence prevails over artificial intelligence, and that it's bona fide, reliable and genuine.

**Mr. Chris Glover:** One of the things we came across when we were looking at your background: You were the director of the board of Villa Colombo homes, is that correct?

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**Ms. Josephine Atri:** Yes. I was elected to the board of governors early on this year.

**Mr. Chris Glover:** So it's a recent appointment?

**Ms. Josephine Atri:** I was elected in May of this year.

**Mr. Chris Glover:** Villa Colombo homes has got some issues. There were serious allegations of negligence against Villa Colombo charities during the pandemic. Can you explain what happened with Villa Colombo homes at that time?

**Mrs. Robin Martin:** I'm not sure this is relevant. It's not relevant to the appointment.

**The Chair (Mr. David Smith):** Is that a point of order?

**Mrs. Robin Martin:** Point of order.

**The Chair (Mr. David Smith):** I certainly don't encourage the member to continue in this line of questioning. But, however, I think it's fair if you can redirect it in another way that doesn't sound like it's—it's an interview. So everything that we are discussing here must be relevant to the case before us.

**Mr. Chris Glover:** Right. Ms. Atri, you're applying for an appointment to CRIBO, which is an oversight body that enforces rules and regulations that govern the conduct of insurance brokers promoting ethical practices within the industry. I would like to ask a couple of questions about your role with Villa Colombo homes, because you've got a similar role there in overseeing Villa Colombo homes.

There are serious allegations—I'll skip to the next one: Can you describe how the board monitored compliance during the pandemic?

**Ms. Josephine Atri:** Thank you for that question. I was recently appointed, as I indicated, in May, so I'm still a bit on the learning curve of understanding how Villa Colombo operates. The board is obviously responsible for ensuring that the home is in compliance with all applicable legislation, and certainly that board would be doing that. However, I believe that my appearance today before you is to discuss my qualifications and experience for a RIBO committee.

I might also add that the Villa Colombo board is responsible for that organization and how it functions. It is not an adjudicative board in the way the RIBO committees are, and I believe I'm here today to happily discuss with you my qualifications to an adjudicative board.

**Mr. Chris Glover:** However, your appointment to the board at Villa Colombo homes is an oversight body, as is CRIBO an oversight body for the insurance industry.

**Ms. Josephine Atri:** As I understand it, the Council of RIBO is responsible for RIBO's operations, its board of directors. RIBO registers insurance brokers and ensures compliance with the insurance scheme, and part of that is the ability to have hearings before the discipline committee or the complaints committee when those circumstances arise, and they do make determinations of fact and law which can be appealed. So to my mind, it's a very different set of circumstances, although I certainly would agree that there are some skill set abilities that are applicable in both scenarios.

**Mr. Chris Glover:** Right—because CRIBO oversees and enforces rules and regulations that govern the conduct of insurance brokers. As a board member at Villa Colombo homes you're overseeing the boards and the agencies of Villa Colombo homes in compliance with, for example, public health directives.

**Ms. Josephine Atri:** There is an executive director at the home who is responsible for the actual day-to-day functioning at the home, and of course the board is responsible for the corporation overall. But to my mind, it is not in the nature of a RIBO discipline committee or a complaints committee. Also, RIBO would be responsible for the operations of RIBO and policy and other changes would be actually falling, as I understand it, under the bailiwick of the Minister of Finance, who is responsible for RIBO as one of its agencies.

**Mr. Chris Glover:** So, as a board member, you are responsible for the appointment of the director at Villa Colombo homes?

**Ms. Josephine Atri:** The board does appoint the director, but I was not involved in that. She's been there for quite a while. Again, I would—

**Mr. Chris Glover:** Right. And then the board is also responsible for making sure that the director complies with all of the regulations that would apply to that home?

**Ms. Josephine Atri:** Yes.

**Mr. Chris Glover:** So with regard to public health directives, apparently there are allegations that Villa Colombo homes did not comply with public health directives in the past. Are you taking—

**Mrs. Robin Martin:** On a point of order, Chair.

**The Chair (Mr. David Smith):** Point of order.

**Mrs. Robin Martin:** I tried to let the member demonstrate how this is appropriate, but the witness has told us that she was appointed post-pandemic, and this question is about things that happened before she was ever there. So I don't understand how this is relevant to this particular hearing, even with the extended grace we've been giving to the member opposite.

**The Chair (Mr. David Smith):** Thank you, MPP Martin.

To MPP Glover: Could we get back to the purpose of this hearing this morning? I think it's getting off the rails here on a matter that is not really before this committee. It's a committee that's here to deal with these appointments, and as a result of that, if we can get back to—

**Mr. Chris Glover:** Sure, yes. Let me continue.

**The Chair (Mr. David Smith):** Thank you.

**Mr. Chris Glover:** So how do you plan to advocate for vulnerable populations in your role at CRIBO?

**Ms. Josephine Atri:** The discipline committee and the compliance committee are empowered to deal with matters that are referred to them by the manager of RIBO and the investigator at RIBO, and the staff at RIBO would be taking care of all of those things and deciding when to refer a matter.

The hearing process would then look at who is before the panel. If there were any issues about somebody being under disability, that would have to be looked at, because

litigants have to be able to be there. So it would have to be looked at on a case-by-case situation.

**Mr. Chris Glover:** And vulnerable populations does not necessarily just mean people with disabilities. It also could be people, for example, with disadvantaged backgrounds, from racialized, BIPOC backgrounds. In your experience in the insurance industry and in government regulation of the insurance industry, have you come across vulnerable populations? And what measures have you taken to make sure that they are getting a fair hearing?

**Ms. Josephine Atri:** In my role as counsel, I would be advising the policy-makers and decision-makers. It would fall to them, in my opinion, to determine the best strategies and practices to adopt in those circumstances.

**Mr. Chris Glover:** Can you give some specifics?

**Ms. Josephine Atri:** For example, if you have a self-represented litigant—I'm not sure that would fall into a category of vulnerable; it might for some people—you would make sure that there are procedures and rules for a hearing or other process that would allow the self-represented person to be able to deal with the matter competently.

**Mr. Chris Glover:** Okay, thank you. I'll pass to MPP Pasma.

**The Chair (Mr. David Smith):** Recognizing MPP Pasma—go ahead, please.

**Ms. Chandra Pasma:** I'm going to start with some quick, uncomfortable but necessary questions. Have you ever been a member of the Progressive Conservative Party?

**Ms. Josephine Atri:** Yes.

**Ms. Chandra Pasma:** How long?

**Ms. Josephine Atri:** I joined earlier this spring.

**Ms. Chandra Pasma:** Are you a member of the Conservative Party federally?

**Ms. Josephine Atri:** Yes.

**Ms. Chandra Pasma:** And for how long?

**Ms. Josephine Atri:** I joined in 2022.

**Ms. Chandra Pasma:** Have you donated to the Progressive Conservative Party?

**Ms. Josephine Atri:** Small amounts.

**Ms. Chandra Pasma:** Have you donated to the Conservative Party of Canada?

**Ms. Josephine Atri:** Yes.

**Ms. Chandra Pasma:** How much?

**Ms. Josephine Atri:** I believe it was roughly \$1,200 in 2022, roughly \$900 in 2023. And I have made a very small donation this year.

**Ms. Chandra Pasma:** According to Elections Canada, you have actually donated more than \$5,000 since 2022.

Don't you think it would seem interesting to members of the public who want to see appointments be made on an impartial, merit-based process rather than on connections to the government that, right before you applied for this position, you became a member of the Progressive Conservative Party and that, just in the past couple of years, you have begun to make donations to the Conservative Party of Canada and the Progressive Conservative Party?

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**Ms. Josephine Atri:** Thank you for raising that question, because in preparing for today's attendance, I went to the Elections Canada site myself. I wanted to refresh my memory on donations that I had made and the tax receipts that I received, and I noticed an error. I mean to rectify that because I noticed at one spot that my name was entered twice for exactly the same amount and in respect of the same date. So I believe that to be an error because those amounts are not correct.

**Ms. Chandra Pasma:** Thank you for correcting the record and I'm glad to hear you'll be correcting the record with Elections Canada. But you didn't address the issue of connections to the government, impartiality and the very curious timing of your membership with the PC Party and the Conservative Party.

**Ms. Josephine Atri:** I believe that I joined the party sometime in the spring, but it was certainly not related to my application on the PAS website. I had been interested in joining some sort of an appointed body for some time, which is why I created an account on PAS and was monitoring periodically to see what a suitable advertised position might be. Nothing would prevent any of us from joining a political party, and many people do.

**Ms. Chandra Pasma:** Absolutely, and that's a democratic right. But very few people join a political party at the moment that they're asking for a government appointment.

**Ms. Josephine Atri:** I don't believe it was at the moment because, as I indicated, I created the PAS account earlier on and had already entered my qualifications and experience and indicated the types of appointments I was interested in.

**Ms. Chandra Pasma:** You said you just became a member of the Conservative Party in 2022. Are you saying you had created the PAS account before that?

**Ms. Josephine Atri:** Well, that's the federal party. It has nothing to do with the Public Appointments Secretariat. When I applied for the public appointments account, I was interested at that time in becoming possibly appointed. It wasn't in 2022.

**Ms. Chandra Pasma:** I admire your confidence that there are no connections or sympathy between the Progressive Conservative Party and the Conservative Party of Canada. I'm not sure that the people of Ontario feel the same way.

Once again, I would question why you submitted an application and then became a member of the Progressive Conservative Party. Did you believe that would help your application?

**Ms. Josephine Atri:** No, I did not do it for that reason. I think I am here before you to discuss—

**The Chair (Mr. David Smith):** That concludes the time allotted to the official opposition. I'm sure this could go on and on, but that is the time allotted.

Josephine Atri, I would like to thank you very much for your presentation.

**Ms. Josephine Atri:** Thank you, Mr. Chair, and thank you to all of the honourable members. I have very much appreciated your interest in my application. I thank you for all of the questions put to me.

**The Chair (Mr. David Smith):** We will now consider the intended appointment for Nathan Korenberg, nominated as member of the Landlord and Tenant Board of Tribunals Ontario.

Recognizing MPP Martin—go ahead, please.

**Mrs. Robin Martin:** I move concurrence in the intended appointment of Nathan Korenberg, nominated as member of the Landlord and Tenant Board, Tribunals Ontario.

**The Chair (Mr. David Smith):** Any discussion? Are members ready to vote? All in favour? All opposed? Motion carried.

We will now consider the intended appointment of Josephine Atri, nominated as panel member of the Council of Registered Insurance Brokers of Ontario.

Recognizing MPP Martin—go ahead, please.

**Mrs. Robin Martin:** I move concurrence in the intended appointment of Josephine Atri, nominated as panel member of the Council of Registered Insurance Brokers of Ontario.

**The Chair (Mr. David Smith):** Any discussion?

**Mr. Chris Glover:** Recorded vote.

#### Ayes

Byers, Coe, Dowie, Martin, Pinsonneault, Laura Smith.

#### Nays

Glover, Pasma.

**The Chair (Mr. David Smith):** That motion is carried.

The deadline to review the intended appointments selected from October 11, 2024—the certificate is set to expire on November 10, 2024. Is there unanimous consent to extend the certificate by 30 days? I heard a no.

That concludes the business for today. This committee now stands adjourned.

*The committee adjourned at 1005.*

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Ms. Sarah Jama (Hamilton Centre / Hamilton-Centre IND)

Mrs. Robin Martin (Eglinton–Lawrence PC)

Mr. Billy Pang (Markham–Unionville PC)

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