

Ontario Releases Report on Auto Insurance

Province Consulting on Recommendations to Increase Affordability

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Ontario continues to move ahead in making auto insurance more affordable for Ontario's almost 10 million drivers.

Today, the government released a report by David Marshall, Ontario's adviser on auto insurance, which recommends transformative steps to strengthen consumer protection, improve health outcomes for those injured in collisions and reduce insurance costs, including:

- Prohibiting most cash settlements
- Implementing mandatory programs of care to treat common injuries
- Introducing independent, hospital-based examination centres to provide single medical assessments
- Increasing the financial services regulator's role in monitoring and investigating practices in the auto insurance system

The government will consult on the recommendations and announce details of those consultations in the coming weeks.

Affordable auto insurance and improved health outcomes for those injured in accidents are part of Ontario's plan to create jobs, grow our economy and help people in their everyday lives.

QUOTES

" Over the last several years, we've introduced important changes that have reduced auto insurance costs and lowered average premiums. We know that to achieve more savings for drivers and to address fraud, we need to transform the current system. Mr. Marshall has put much thought into these recommendations and I want to thank him for his work."

- Charles Sousa

Minister of Finance

QUICK FACTS

- Minor injuries account for between 70 and 80 per cent of auto insurance claims while catastrophic injuries account for about one per cent.
- Ontario's recent auto insurance reforms have resulted in lower insurance rates, and include prohibiting rate increases for minor at-fault accidents, helping drivers with

disputes get their benefits sooner, making towing and vehicle storage rates transparent and implementing a winter tire discount.

- David Marshall is a former president and CEO of the Workplace Safety and Insurance Board, and an insurance expert. He is also an adviser to the government on pensions.

LEARN MORE

- [Fair Benefits Fairly Delivered: A Review of the Auto Insurance System in Ontario](#)
- [The government's auto insurance Cost and Rate Reduction Strategy](#)
- [How auto insurance works in Ontario](#)
- [Auto Insurance Legislation Passes, Will Help Reduce Costs and Fight Fraud](#)

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