

Residents' Reference Panel on Automotive Insurance in Ontario 2022

Appendices for:
Rate Regulation Session (February 12)
Data & Analytics Session (March 5)



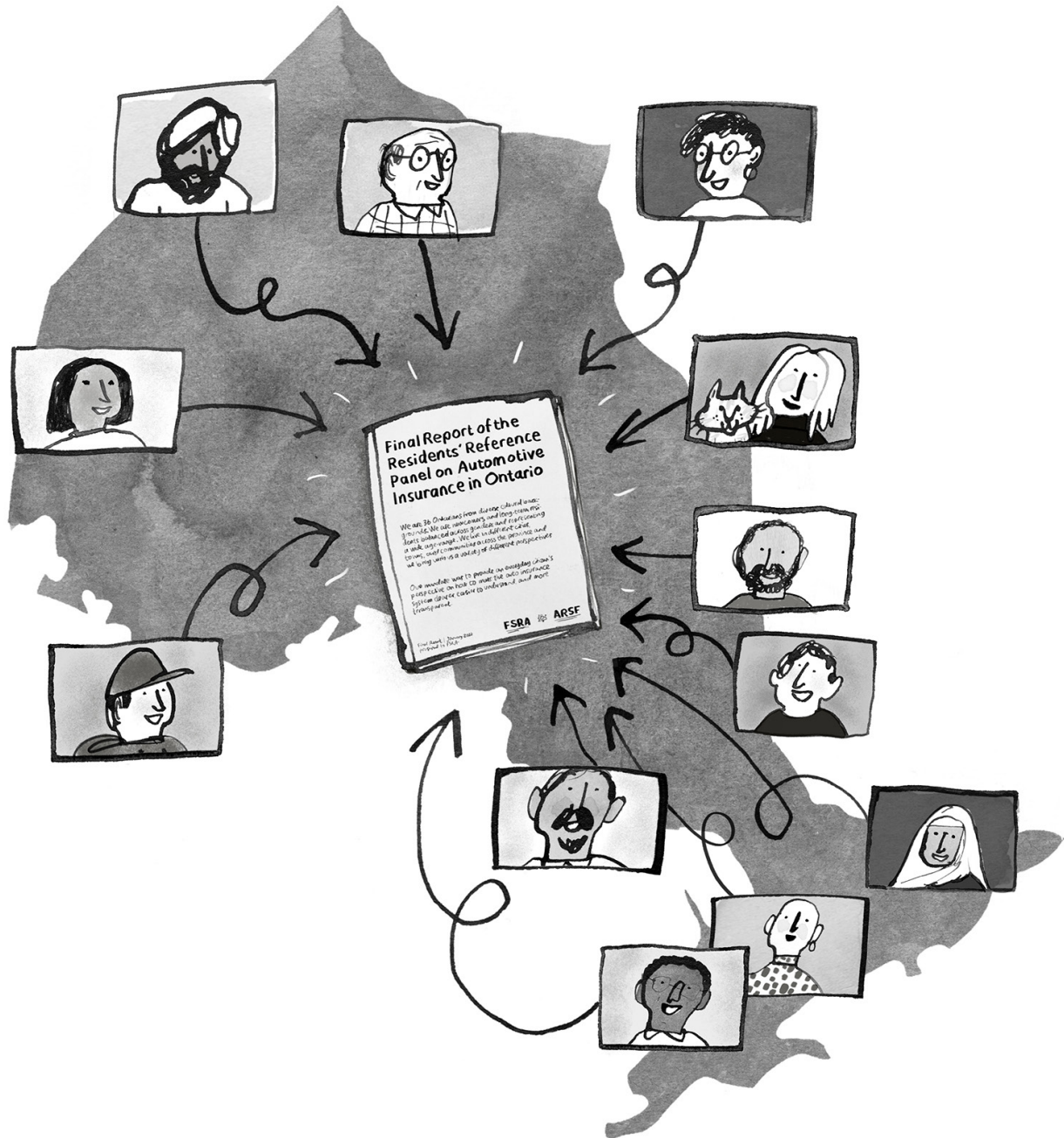


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APPENDIX 1

Volunteer Recruitment and Member Selection

The panel consisted of a randomly selected group of 30 volunteers from across the province that were recruited through a Civic Lottery process.

The Civic Lottery is a process for randomly choosing individuals from within a specific population so that you can assemble them for what needs to be done: in this case learn about and deliberate on selected issues about Ontario's auto insurance system. The process is based on a simple, random, and fair procedure that has been used throughout the world for centuries - the drawing of lots.

There were three approaches to the recruitment process:

1. In November 2021, 10,000 randomly selected Ontario households received a letter in the mail inviting a member of the household 18 years of age or older to volunteer. Approximately 180 responded to the Civic Lottery invitation.
2. In late November and early December, members from the 2020 Panel were reinvited to participate in the new panel process. They were first sent a mailed invitation, and then reached out via phone calls to explain this new process. Approximately eight (8) re-volunteered.
3. In late November and early December, unselected volunteers from the 2020 Panel were also reinvited to participate. They were sent a mailed invitation and were encouraged to call a toll-free phone line to ask questions about this new process. Approximately nine (9) re-volunteered.

From a pool of approximately 90 candidates from across the three recruitment streams, 30 Ontarians were randomly selected in a blind process, which also ensured that the panel broadly represented the demographics of Ontario.

The Civic Lottery took into account geography, age, gender, housing tenure, and identification as an Indigenous person or visible minority. The selection process also ensured that licensed drivers with cars, licensed drivers without cars, and non-drivers were all represented on the panel. In addition, a majority of the members were randomly selected from the pool of 'new' and 'old' volunteers. Selection from members of the 2020 panel was limited to six. Of the 30 members, 29 were consistent participants in the process and one member had to withdraw because of health issues.

Panelists were not experts on auto insurance but rather volunteers from diverse backgrounds who contributed their lived experience as both drivers and non-drivers to give advice on how to improve the system for all Ontarians. Provincially and federally elected officials, government employees working on auto insurance policy, and employees of insurance companies who work with auto insurance were not permitted to volunteer for the panel.

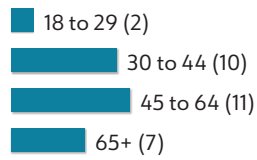
Panelists did not receive compensation for their work but were offered childcare reimbursements, a reasonable stipend to order food to their homes during meetings, and appropriate technology when necessary to be able to log into the online meetings. Panelists were also offered training and support to learn how to use the online meeting application.

Who was in the room:

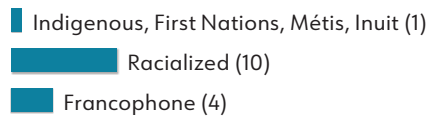
Gender:



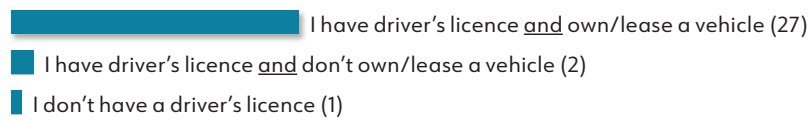
Age:



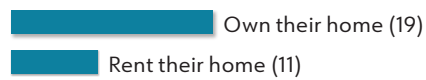
Indigenous, Racialized, and Francophone Representation:



License and Vehicle Status:



Housing Tenure:



APPENDIX 2

Panelist Biographies

Adam Suhan I'm 19 years old and have lived in Windsor, Ontario my whole life. I'm in my second year of a college accounting program — currently attending virtual classes — and plan to go to university after to pursue a Chartered Public Accountant designation. I also work part-time at a local accounting firm. I am passionate about cars and love learning how they work! In my spare time, you'll often find me researching automotive mechanics online or fixing up cars, both my own and my family's. I signed up for the Residents' Reference Panel because I thought it would be a fun opportunity to learn something new.

Ahmed Husnain I moved to North York a month ago from midtown Toronto, which was my home for five years. I work in talent acquisition for a major financial services company. In my spare time I love playing and watching sports, especially baseball. This is my second time volunteering for the Panel. The first time, I did not own a car and lacked first-hand experience with auto insurance, but I learned a lot from my participation. I have since bought a car and also insurance, so I thought I'd come back to share my newfound knowledge. Hopefully, we can make a positive impact on the industry together.

Anne Finn I'm originally from Fredericton but have lived in Ottawa for the better part of the last 25 years. I have a master's degree in planning. I retired three years ago from the public service where I worked as an analyst in a number of different fields, the final one being Human Resources. My husband and I had just started ticking off our long travel bucket list when the pandemic struck – hoping to resume that whenever we safely can! Since retiring, I've been looking for short-term volunteer work where I can put my analytical skills to good use, and the Residents' Reference Panel just fit the bill. With my background in planning, I'm good at examining different pieces and figuring out how they play off of and influence each other. This should help me contribute positively to the process while also learning something new.

Bernie D. Schmidt I am a former healthcare administrator, now retired and living in Dundas. My career in healthcare spanned more than 45 years and allowed me to work in hospitals, large and small, all across the province. My work also took me to Nunavut for two years, which was a memorable experience. I enjoy live theatre, fine dining, and travel, all of which have been curtailed by the pandemic. I especially miss travelling – I spent 135 days on the road in 2019 travelling all over the world! I'm one of the returning members from the previous FSRA panel. The work that we did was fantastic! I greatly enjoyed working with such a diverse set of people and educating myself about insurance, so I figured I might as well volunteer a second time.

Carmen Huang I work as a Senior Business Analyst at a bank where I design marketing campaigns and assess effectiveness through data analysis. I currently live in Markham but grew up in Scarborough. I am also a self-taught graphic designer who loves creating animation as a way to de-stress – I even have a cartoon version of myself! I like volunteering and have been helping a not-for-profit organization create professional graphics for social media posts. The Panel is a new kind of volunteering opportunity for me, and I'm excited to see how much of an impact we can make together as a group.

Carolina Repila I have been living in Toronto for 11 years. I have a law degree from Osgoode Hall Law School. Outside of work, I'm an aspiring singer and have done auditions in the past. I'm excited to be part

of the Residents' Reference Panel this year. I volunteered because I like being active in the community and participating in civic engagement opportunities.

Donatha Dusengimana I am married with two daughters (Miracle, six years old, and Blessing, three years old). I was born in East Africa, in the country of Rwanda and I now live in Scarborough. I am currently a student in the Social Service Worker for Immigrants and Refugees program. I also work as a PSW (Personal Support Worker). I hold a diploma in Accounting and Finance and also have a certificate in Teacher Training. As a Christian, I use my free time in communion with God by prayer and Bible study. I also enjoy listening to music and spending time with my family. I volunteered to participate in this panel because it may be a good platform for me to contribute to my community. I'm hoping I can use my voice and share my ideas in an effort to improve the lives of Ontario residents.

Gary Gagnier I've lived in the Toronto area for 23 years. I have a background in architecture and have been working as a building designer for condominium projects since 2007. I have my hands full at the moment with three little kids – a four-year-old son and twin girls about to turn two – but I love doing renovations around the house whenever I can find the time. I know from experience that moving even a few kilometres, especially from the suburbs to the city, can make insurance rates shoot up even if one rarely drives. I am participating in the Panel to voice these concerns and explore possible solutions.

Gerald Vandenberg I'm 65 years old, been married for 38 years, and have two daughters and four grand-kids. I've lived in Orangeville for 28 years. I retired from the Chrysler Assembly Plant in Brampton a month back, so I'm still transitioning into this new phase of life. My wife and I enjoy hunting, fishing, and camping. Every Fall, we go camping in Algonquin Provincial Park. Now that I'm retired and have time on my hands, I thought it would be interesting to join the Panel. I want to better understand the insurance process and the logic for why I pay the sums I do. I feel young people are paying too much for car insurance just to be able to drive to work.

Greg Matsui I'm a long-time resident of Richmond Hill and have lived here for 24 years. I've worked in the precast concrete industry since 1995. In my spare time, I like to read. I prefer books on economics and philosophy, though I'm trying to broaden my reach and try new genres. I'm also an avid walker and like to explore new trails in the summertime. I'm concerned about the rising costs of auto insurance in Ontario. I hope my membership on the Panel will allow me to understand how the industry works, why costs are so high, and what can be done to address that.

Harriet Barnes I moved to Port Hope over six years ago from Toronto. Going from a major city to a tiny town was a big change, but I absolutely love it here and cannot imagine ever returning to the big-city grind. I'm a certified paramedic, currently on medical leave due to complications from an autoimmune disease. That and the pandemic have forced me to modify my hobbies – I am now the finest Mario Kart player in all of Port Hope! I also have fun with friends and family online whenever I can. I've been sick and away from work for so long that I'm really excited to be a part of the Panel. I believe it will be an interesting chance for me to challenge my brain and contribute to an important cause.

Isaac Zelcer I've lived in the beautiful town of Bracebridge, Muskoka, since moving from Colborne in 2017. I sell high-end construction building materials to some of the largest and most skilled construction firms in the country. As an outdoor enthusiast, I feel very blessed to live in Bracebridge and to enjoy all that it has to offer. I'm a family guy – we have a cottage and we love to go fishing. I've got a fairly entrepreneurial background and have owned a company before. I also worked at General Motors for a decade and for another private enterprise in Muskoka. So I know that not everything is written in black and white, and that

many people struggle to make sense of important things such as insurance. When I saw the invite for the Panel, a part of me felt it was my duty to volunteer and to apply what I have learned over the years. So here I am.

Jenny Saint Travel has been my main career! Some of my achievements include: becoming the first travel industry member to sit on the Committee for the Ministry of College and Universities; introducing an official travel program into various colleges in Toronto, London & Winnipeg; becoming President of the Don Mills Merchant Association - a position I held for two years - and organizing the first mall travel show in Canada. Now, I plan and escort day trips on a volunteer basis for a Seniors' Association. I am married with two daughters and escape the winter months by driving to Florida for relaxation, the sun, and to practice gardening. I am excited to be chosen to participate on this panel as the discussions include all phases for auto insurance both in the past and future and have proven to be most valuable to myself and other people in Ontario.

Jose Moniz I immigrated to Canada from the Azores islands in Portugal when I was 11. Since then, I've been living in and around Hamilton. I work as a high-rise carpenter while also running my own IT consultancy company on the side. I like watching TV to unwind. I am a fan of Star Wars and Star Trek. I also watch a lot of kiddie movies thanks to my four children - the youngest is 6 and the oldest 13 and I get to drive them around in a family van. I participated in the first panel to learn about auto insurance and improve my decision-making as a consumer. The fact that the meetings were held online worked out very conveniently for me, so I decided to volunteer again. My goal as a participant this time is to help shape an insurance system that is efficient and that meets the needs of consumers.

Kelly McIntosh I live in Fort Frances and have been here for over seven years. I work as a Behaviour Consultant and also teach the Applied Behaviour Analysis course at Confederation College. In my spare time, I enjoy hiking, trying new restaurants, and travelling. I volunteered for the Reference Panel last time too, mostly to educate myself, but the work we did together turned out to be more meaningful and fulfilling than I'd imagined. I felt like I was contributing to something that could help others. So when I got this chance a second time, I didn't hesitate to take it! I think the Panel gives regular citizens a precious window into policymaking and a chance to help shape important decisions.

Keteh Peters I'm a public servant living in Etobicoke, Toronto. Currently, I work as the Digital Lead at Ontario's Ministry of the Solicitor General where I oversee the government's commitment to public safety and manage communication across its social media channels. I am also a mum to three boys aged 9, 8, and 19 months, who keep me very, very busy! In my spare time I like to read novels and watch movies and shows, particularly adaptations of books I've read. My main motivation to join the Panel is to understand how insurance rate algorithms work and why certain neighbourhoods - like mine - bear the brunt of high pricing. I feel driver merit should be the key deciding factor rather than driver location when fixing insurance rates. Another reason to volunteer is my sense of civic duty. I like to give back to the community in whatever way I can.

Levino Tittaferante I'm a 64-year-old semi-retired businessman from Thunder Bay. I've lived here since 1986. As a lifelong entrepreneur I've dabbled in a variety of businesses, from home renovation and finance, to environmental recycling and waste management. I've also owned a restaurant, hotel, drugstores, furniture store and shopping centre at different times. In the summer, I like to go motorcycling, walking in the woods and small game hunting to enjoy our fall weather and beautiful countryside. I have been very involved in the business community in the past with the local Chamber of Commerce, Rotary Club, regional hospital ethics committee and other service opportunities. I participated in the Panel so I could make a positive difference and share my perspective as a long-time Ontario resident.

Lisa Gonsalves I live in the small community of Beeton in Simcoe County. I moved here just a year ago from York Region, which is where I'd always lived before. I'm a Grade 2 elementary school teacher, so I'm sure it's no surprise that I've had an interesting (and overwhelming!) two years with the pandemic and its impact on schools. I like to be involved in social justice issues and work with community groups, so volunteering for the Residents' Reference Panel seemed a natural extension to that. I'm the type of person who would say yes to any opportunity where I can share my opinion to inform decision-making. I think it's an important thing to do.

Mansi Mehrotra I live in North York, moved here five years ago from downtown Toronto. I've worked in HR for more than twelve years. Currently, I work for a healthcare company. This has allowed me to make a much-needed difference to the working lives of healthcare employees in the midst of the pandemic. I'm passionate about travelling and have explored most of the United States and the Caribbean. I love the beach, and one of my favourite trips was to Hawaii! I'm waiting for pandemic restrictions to ease so I can take up travel again and explore new places. I volunteered for the Panel because I was interested in learning more about how the auto insurance industry works. The way I see it, there's no reason to not volunteer — I can learn about something important while sharing my own opinion on the subject.

Margaret Murray I'm originally from Toronto, but I've moved around a bit and even lived in Virginia for a decade. Now I am a brand-new resident in the small community of Lindsay and I love my new home. I retired from a career in retail but my big passion in life is fibre. I've been knitting and crocheting for over 40 years and I also spin yarn. My favourite fibre to make is alpaca — it's a lot warmer than wool. Now that I'm retired, I am keen on volunteering and the Panel seemed a great place to start. Also, insurance runs in my family. My mother worked at a big insurance firm in Toronto before I was born, and my aunt ran her own brokerage firm for many years. And as a driver who used auto insurance in the past, I think it's important to know what's going on in the industry.

Martin Jesse I live with my wife and two college-going kids in Burlington, which has been my home for the past 35 years. I'm a senior manager for an architectural paint and coating company, where I oversee 17 manufacturing sites and 32 distribution centres. In my down time, I coach hockey — something I've done for 23 years now — and play the guitar and piano. My wife and I are currently training two golden retrievers to be companion dogs for students. The main reason I volunteered for the Panel is to get some perspective on auto insurance. It's one of those things that people complain about when they don't need it, but are thankful for when they do need it, so I'm interested in how to get to a happy middle ground.

Michael Matthews I was born in Sault Ste. Marie and have lived here most of my life, except some years in between when work forced me to move. I was a railroad conductor for Algoma Central Railway for over 40 years. After retiring, I enrolled at our local Sault College to study Aviation Flight and Business Accounting, then on to Algoma University for their Accounting BBA course. I have since worked as Bookkeeper for a private accounting firm. I have two kids, both in their thirties. Volunteering is what I'm naturally inclined to do if I have time available. Saying yes to the Residents' Panel felt right, and I'm grateful for this chance to give back to society.

Nevein Sultan I lived in a lot of different places, overseas and in Canada, however, I've lived most of the time, over 35 years, in Ottawa. I've been part of the hi-tech industry for 29 years and currently work as a systems design software architect for a networking solutions firm. Outside of work, I like swimming, jogging, taking long walks in the summer, and solving logical puzzles. Prior to the pandemic, I really enjoyed participating in the annual Dragon Boat Festival — it was a great way to get together with people and help with volunteering. My motivation for participating in the Panel is similar — to get together with my fellow Ontarians and help improve the insurance buying experience for consumers across the province. I would

also like to understand why insurance costs are so high, even for those with excellent driving records. I hope we can come up with innovative solutions together to make auto insurance more affordable as well as transparent.

Nicole Haan I have lived in Woodstock, Ontario, my whole life though I have moved around different areas in the city. I am currently a stay-at-home single mum. Prior to Covid, I was an unregistered care provider and did medications for seniors under a Nurse's licence. I've been paying car insurance since I was sixteen – that's 21 years of experience as a consumer. Hopefully, this will allow me to bring value to the Panel's deliberations by sharing my perspective on the subject.

Peter Broad I am retired and have lived in London (ON) since 2004. I am married and have two adult children and came to Canada in 1982 from South Africa to work as an engineer in the mining industry. My wife and I were both born in the UK, though we did not meet until we independently accepted contract work in Zambia. I graduated in Metallurgy from Manchester University which led to my mining career. I am licensed as an Ontario Professional Engineer and serve on their Governance Council, and continue to accept small engineering projects or reviews. I hold a Scout wood-badge and was a past Scout leader but am not currently active. I'm also a member of the Royal Canadian Legion. Safety is important to us all but accidents do happen so we need insurance. However, I notice that promises of reduced rates remain unfulfilled and rates are continuing to climb because there are higher incidents of reckless driving. I think this panel's comments may prove useful in helping to understand and address some of these issues.

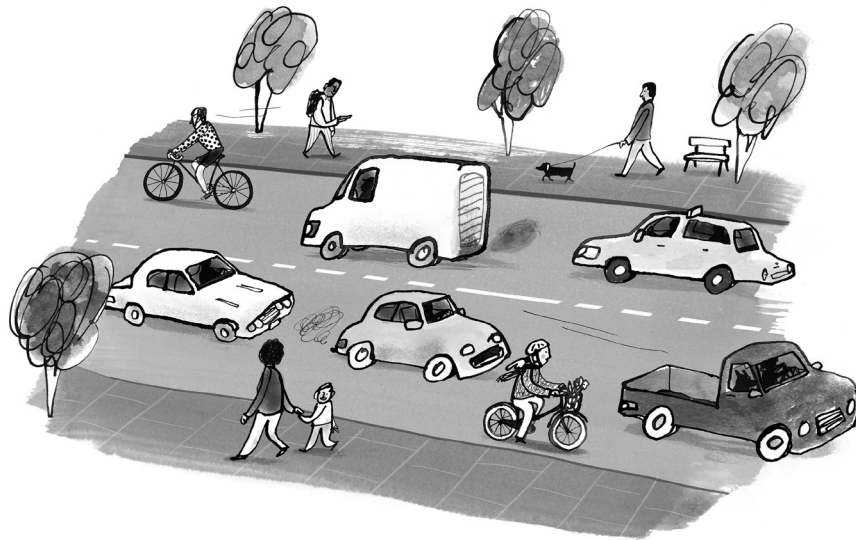
Sheila Lucas I've lived in Ontario my whole life – first in Toronto, then Mississauga, and now in the small town of Napanee. This October will mark 32 years since I moved to Napanee. I spent my 36-year-long career with the Government of Ontario before finally retiring as the business administrator of Quinte Detention Centre here in Napanee. My hobbies are gardening and quilting. I belong to a local quilting guild where we make and distribute community quilts to people in need. We also make Quilts of Valour to present to Canadian Armed Forces members. As a car driver, insurance has always been a mind-boggling subject. In fact, volunteering in the previous Panel made me realize how little I knew. Not only did I learn a lot through my participation but also appreciated and enjoyed the chance to review policies around auto insurance. I'm happy to volunteer a second time.

Steven Ritz I'm originally from Ottawa but have been in Toronto for 34 years. After a year at Queens University I found I was more interested in outside life and worked at management at McDonalds and Burger King before discovering my true passion in IT. At 26, I enrolled in a design and information systems course at the Honeywell Institute of Computer Studies, which opened the door to a successful career in IT. I worked at a number of companies, including Reed Stenhouse and Associates, eHealth Solutions Group at BCE Emergis as AVP of Information Technology then VP of Client Services, and NexgenRx, where I managed databases, oversaw the IT group and client integration. Clients I worked for during these times included most of the largest insurance firms in Canada. I am now retired and spend my days reading, taking walks, and watching old movies. When I bought my first car in 1976, I paid \$2,400 for the vehicle and \$1,100 for insurance – so the costs of insurance in Ontario have always been sky-high. For me, the Residents' Reference Panel is an opportunity to get involved in something significant and drive change that can help consumers across the province.

Sylvie Fortier I am a social worker based in Nepean. In the summertime, I like taking road trips through Ontario's beautiful countryside and going to beaches. I also like to travel to Quebec, antiques, flea markets, outdoor concerts, and yoga. I'm someone who's had dissatisfying experiences with auto insurance in the past. It's ridiculous how high your premiums go following a claim. Despite being in minor accidents a couple times, I have chosen not to claim insurance just to keep my premiums affordable. I know of many

low-income people who cannot even put their car on the road because insurance costs are prohibitive. I hope my participation in the Residents' Reference Panel will help address these problems and allow me to contribute to something good.

Tim Hilliard I am from the community of Jarratt, about 25 minutes outside of Orillia, but have lived in Toronto for the past 20 years. I have a bilingual Bachelor of Arts degree from Glendon College, York University. I've worked for the Government of Ontario for nearly 13 years, and I am currently a senior policy advisor with the Ministry of Children, Community and Social Services. I am a big foodie and love to cook. I am an avid cyclist and love to travel - I'm always up for a new adventure! I volunteered for this panel because I think it is a great opportunity to learn more about the car insurance industry and understand the services and coverage it provides and factors that affect the cost of coverage. It is an amazing opportunity to influence the future of car insurance regulation in Ontario. I believe improving the experience and satisfaction for consumers in Ontario is paramount.



APPENDIX 3

Guest Speakers

February 5, 2022 Orientation:

Ellen Roseman is a personal finance and consumer advocacy journalist with bylines in *The Globe and Mail*, *Canadian MoneySaver Magazine*, and the *Toronto Star*, where her column ran for 20 years. Currently, she teaches continuing education courses at The University of Toronto. She hosts the monthly MoneySaver Podcast. Her mission is to demystify money and to right wrongs.

Geoff Beechey is the Chair and Executive Officer of CaDRI, the Canadian Association of Direct Relationship Insurers. Over three decades, he worked in claims and product distribution for four of CaDRI's five founding member organizations, including more than 15 years at The Co-operators before retiring as their VP of Insurance Operations at the end of 2020.

Rhona DesRoches is the Chair of FAIR, the Association of Victims for Accident Insurance Reform. FAIR is a grass-roots advocacy and education initiative of car crash survivors working to improve access to resources and fair treatment for those impacted by auto accidents.

Tim Goff is the Director of Complaints and Investigation at the Registered Insurance Brokers of Ontario (RIBO). Established in October 1981, RIBO is a self-regulating body for insurance brokers, regulating the licensing, professional competence, and financial obligations of all independent general insurance brokers provincially.

Trevor Foster is Director of Auto & Commercial Policy at the Insurance Board of Canada (IBC). With a background in research and analysis, he began at the IBC in January 2015 as a Policy Analyst, earning experience as a Senior Policy Advisor, Policy Manager, and Acting Director, before becoming Director in May 2021.

March 5, 2022 Session on Data:

Achraf Louitri is the VP, Actuarial at Intact, Canada's largest home, auto and business insurance company, starting in the role in June 2021. In his 15 years at Intact, he has also served as VP of Data Science, managing multiple data science teams and developing AI solutions.

Christopher Cooney is the Vice President of Insurance Data and Analytics at TD. Chris is responsible for overseeing a variety of data and analytic projects impacting their customers and their business. His previous role was VP, Analytics and Modeling at TD Insurance (TDI), leading development, planning and execution of TD Insurance's analytic strategy. Chris is also the Chair of the Facility Association Board of Directors as well as a member of the Board of Directors at the General Insurance Statistical Agency ("GISA").

Deb Upton is Vice President, Pricing & Actuarial at Gore Mutual. She was the first in-house Actuary hired into the organization and has led the development of the Actuarial function and its integration into the company's processes. Prior to joining Gore Mutual, Deb held various roles at larger insurers with pricing and reserving experience across many lines of business.

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