

Final Report of the Residents' Reference Panel on Automotive Insurance in Ontario

We are 36 Ontarians from diverse cultural backgrounds. We are newcomers and long-term residents balanced across genders and representing a wide age-range. We live in different cities, towns, and communities across the province and we bring with us a variety of different perspectives.

Our mandate was to provide an everyday citizen's perspective on how to make the auto insurance system clearer, easier to understand, and more transparent.

Final Report | January 2021
Presented to FSRA

FSRA
Financial Services Regulatory
Authority of Ontario



ARSF
Autorité ontarienne de réglementation
des services financiers





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Note from the Chair

It is with great pleasure that we present the final report of the Residents' Reference Panel on Automotive Insurance in Ontario to the Financial Services Regulatory Authority of Ontario (FSRA). This report is the outcome of close to 1,000 hours of cumulative learning and deliberation completed voluntarily by 36 randomly selected Ontarians from across the province.

Perhaps most impressive is that the Reference Panel completed all of its work virtually. The COVID-19 pandemic required that we convene this panel online – a challenge that the members graciously accepted with patience and good humour. Over the course of three weekends, the group logged on from all corners of the province, and a few members learned how to use Zoom for the first time. The members' enthusiasm and desire to work collaboratively despite the technological challenges is a testament to their civic-mindedness and to their commitment to improving the future of auto insurance regulation for all Ontarians.

In October 2020, FSRA convened the Residents' Reference Panel in order to bring together a representative and diverse group of Ontarians to learn about their priorities, preferences, and vision for the future of automotive insurance regulation in Ontario. Over the course of their time together, the panel members heard from 18 experts, ranging from FSRA staff to insurance company representatives, health care professionals, insurance sector innovators, lawyers, accident victim advocates, brokers, and repair centre owners. They spent hours learning about the auto insurance system in Ontario, asking questions, deliberating among themselves, and formulating their recommendations. Together, they weighed the benefits and drawbacks of the different solutions they learned about, considered the variety of perspectives they heard from, and debated how different outcomes might affect their fellow Ontarians.

In this report, you will find recommendations that cover a wide range of themes, which the group selected. Their work reflects a desire to see the auto insurance system put the consumer first and deliver better value for money, especially given that all Ontarians must purchase auto insurance in order to drive a vehicle. Consequently, the panel members have underlined the importance of making all elements of the system easier to understand and navigate, from purchasing to renewing, and from making a claim to escalating a complaint. They have stressed the importance of streamlining processes, reducing reliance on the tort system, and enabling innovation in an effort to pass on savings to Ontario consumers.

I strongly hope that these recommendations will prove useful to you.



Laurie Drake
Chair, Residents' Reference Panel on Automotive Insurance in Ontario

What Policymakers Need to Know

Created in 2019, the Financial Services Regulatory Authority of Ontario (FSRA) is an independent agency that regulates and supervises many different financial services in Ontario. Central to its mission is a commitment to protect Ontarians, enhance public confidence in the financial services sector, and build a future in which Ontarians can experience greater financial safety, fairness, and choice.

As part of its ongoing commitment to include consumers in the policymaking process, FSRA convened its first Residents' Reference Panel on Automotive Insurance in Ontario to hear from a representative group of Ontarians about the principles and outcomes they think should guide automotive insurance regulation. Over the course of six days in October and November, 36 individuals from across the province met virtually to learn about the challenges and opportunities facing the automotive insurance sector. Together, they have produced a recommendations report that summarizes their vision for improving choice and consumer experience. This summary highlights six themes that you'll read about in their recommendations.

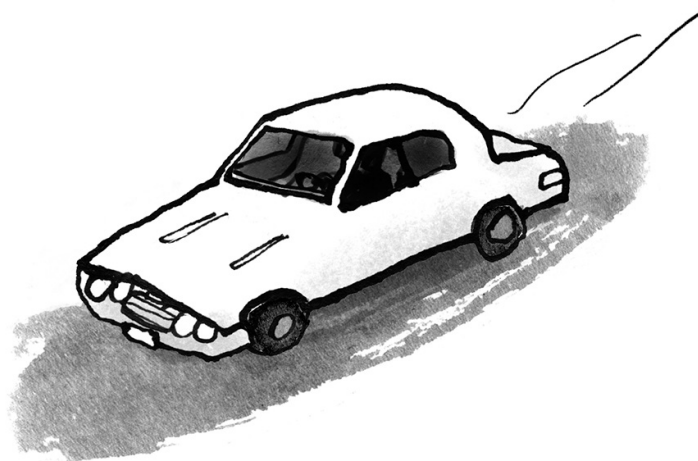
- 1. Confidence in the system is low.** The report demonstrates the panel's concern that the participants in the insurance system don't always work in the consumers' best interest. While fraud presents a clear example of how specific individuals and organizations deliberately set out to benefit from the system at the consumers' expense, their report also highlights that the high cost of delivering benefits and the inconsistent oversight of certain actors, coupled with complicated and lengthy claims processes, have also eroded people's trust in the system. Specifically, readers will note that a number of the report's recommendations highlight the importance of reducing the systemic drivers of cost, including streamlining care for personal injury claimants, creating publicly available fee schedules, finding ways to decrease insurance companies' operating costs, and limiting the need to turn to lengthy processes in the tort system to receive access to additional care or support following an accident.
- 2. Greater transparency is needed throughout the system.** The panel's report highlights the importance of enhancing transparency across all elements of the system. From purchasing to renewing, from making a claim to escalating a complaint, and from understanding how premiums are calculated to articulating the difference between mandatory and optional coverage, the recommendations all point to the need for greater clarity about a product that all Ontario drivers are required to purchase.
- 3. Access to timely recovery-focused care is needed.** The panel's report presents a vision for the future of care which focuses on enabling the fastest pathways to recovery and limiting the number of appointments, assessments, and paperwork needed. To this end, the recommendations stress the importance of creating standardized, easy-to-use claims processes for all personal injury claimants, and reducing barriers to accessing care. Similarly,

the panel also recommends a strengthened and more visible external dispute resolution process that is easy to access, will resolve complaints quickly and allow people to return to receiving the care they need.

- 4. FSRA should steward the development of a more user-friendly automotive insurance system for consumers.** From the development of plain-language document templates and a centralized online marketplace, to the creation of an easy-to-understand risk-rating system and a centralized personal injury claims system, a number of the recommendations in this report reflect the panel's desire to see the automotive insurance sector become more user-friendly. Although FSRA does not always interact directly with consumers, the recommendations highlight the important role FSRA can play in convening various stakeholders, creating minimum standards, and ensuring the impartiality of the tools developed by the industry.

- 5. Ontario drivers should be given the opportunity to reduce their premiums.** The panel's report highlights the importance of enhancing rate transparency. Not only will this allow Ontario drivers to better understand the key variables that contribute to the cost of their automotive insurance premiums, it will also give drivers the ability to improve their rates and lower their premiums by changing their behaviour and adopting safer driving habits. In the words of the panelists, consumers should be empowered to positively influence their premiums.

- 6. Innovations that lower costs, enhance choice, and develop safer driving behaviours should be adopted.** The panel's report highlights that an outdated legislative framework has limited the automotive insurance sector's ability to innovate and create new products that could lower premiums and increase consumer choice. In particular, the recommendations stress the importance of enabling innovations that encourage Ontario drivers to practice safer driving habits and make the roads safer for everyone. Throughout the report, you will also read recommendations that encourage the adoption of digital technologies to streamline the purchasing, renewing, and claims processes.

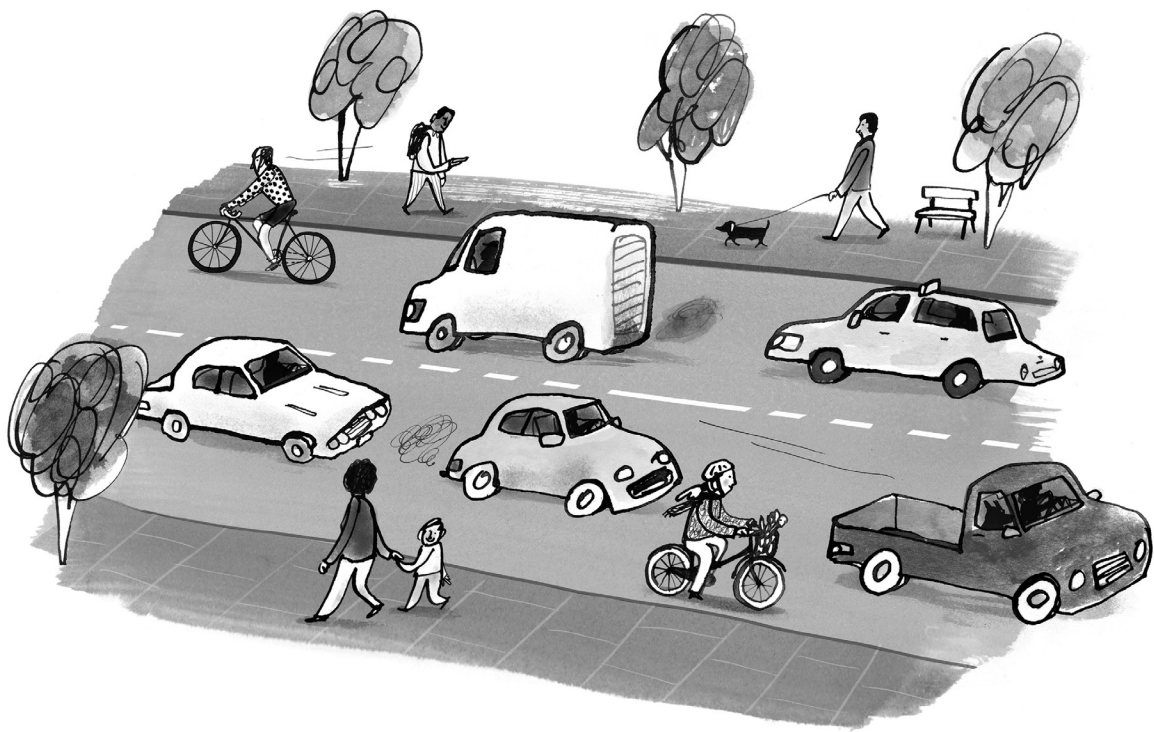


Understanding the Reference Panel Process

Context

In Ontario, auto insurance is a mandatory product that is delivered by private companies. More than 10 million Ontarians drive cars and are covered by some form of auto insurance. Ontario's drivers pay some of the highest premiums in Canada, and consumer research tells us that many drivers are frustrated by the costs, as well as confused by the options and the process of navigating the system. Furthermore, many Ontarians just renew their policies passively without shopping around for different rates and options.

The Financial Services Regulatory Authority of Ontario (FSRA) convened this panel to ensure that the voices of Ontarians are represented as FSRA considers new policies to address the challenges facing auto insurance consumers. FSRA is an independent regulator that oversees and regulates many different financial services in Ontario, including auto insurance. Auto insurers need approval from FSRA to change the rates that they use to calculate premiums for their customers. The agency regulates and oversees the behaviour of industry actors, promotes transparency and trust for consumers, helps deter fraud, and provides public education about financial products.



Mandate

FSRA mandated the Residents' Reference Panel on Automotive Insurance in Ontario to provide recommendations about how to improve auto insurance regulation in Ontario to enhance consumer choice.

More specifically, panelists were asked to:

- Learn about Ontario's auto insurance sector and the challenges it faces;
- Understand different perspectives and consider possible regulatory solutions;
- Consider how different regulatory solutions will affect different people throughout Ontario; and
- Work with others to provide recommendations on how FSRA can improve auto insurance regulation to enhance consumer choice and experience.

Member Selection

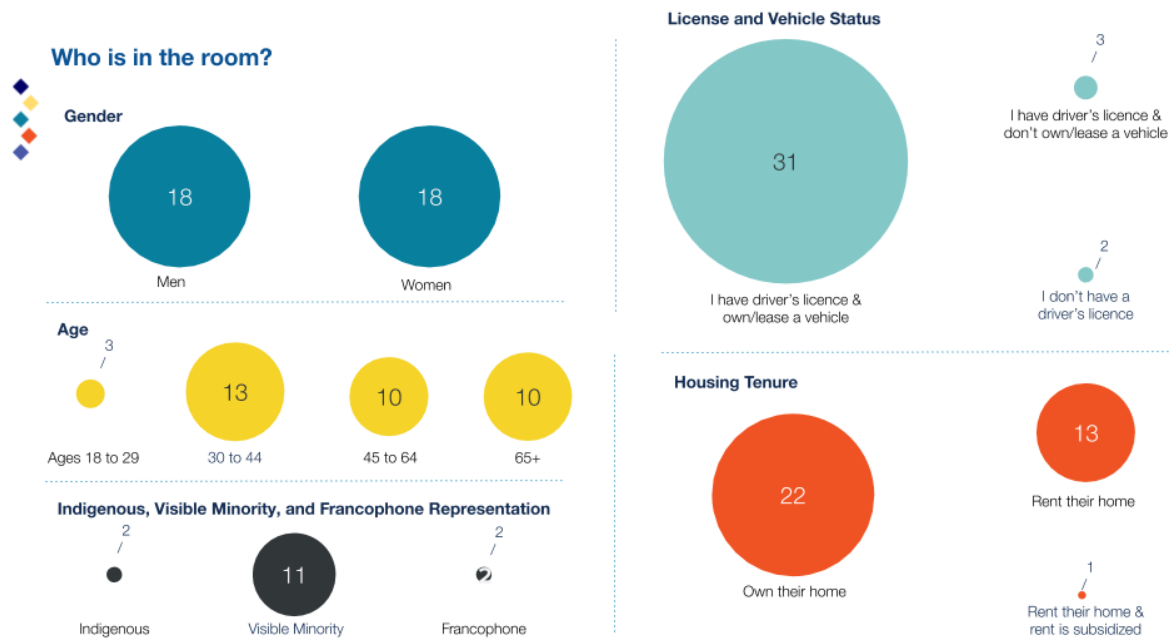
The panel consisted of a randomly-selected group of 36 members from across the province, who had received an invitation to participate via Civic Lottery. In June 2020, 10,000 randomly selected Ontario households received a letter in the mail inviting a member of the household 18 years of age or older to volunteer. From a pool of approximately 150 candidates, 36 residents were randomly selected in a blind process, which also ensured 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.

Following the selection, FSRA conducted an optional survey of the 36 members and learned that 20 had previously been involved in a car accident – with five among them being injured in the accident – and 23 had prior experience making a claim to their insurer.

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. Elected officials, government employees working in 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, vouchers to order food to their homes during meetings, and appropriate technology when necessary to be able to log onto Zoom. Panelists were also offered training and support to learn how to use Zoom.

Who Was in the Room



Process Summary

Following their selection in September 2020, panelists met six times for a total of 26 hours. Meetings were held on October 16, 17, and 18, and November 6, 7, and 14, 2020. Due to the ongoing COVID-19 pandemic, the panel met virtually using Zoom.

The panel kicked off its first weekend of meetings in October with a learning program that explained the basic elements of the auto insurance system in Ontario and articulated the challenges facing the system. Panelists learned about the auto insurance product, the structure of the system, and the state of the marketplace in Ontario. Additionally, they learned about the many different stakeholders and actors who interact with the system, explored how rates are calculated, and reviewed research about consumer experiences with auto insurance. Experts from FSRA delivered these presentations.

Throughout the first weekend, panelists also heard from different external stakeholders during two perspectives panel discussions. The first focused on the auto insurance system and the second on consumer experiences. Panelists also identified guiding principles for the auto insurance system, and discussed issues and opportunities in small breakout groups.

In the period between the panel's first and second weekend of meetings, panelists reviewed the group's work to date, and some submitted additional ideas and comments regarding the draft guiding principles and the issues and opportunities.

When the panel reconvened in November for their final three meetings, panelists learned about innovation and the role of technology in auto insurance and heard from a panel of external speakers with experience in auto insurance innovation and technology. They also heard a final presentation from FSRA highlighting the challenges and barriers that consumers experience in purchasing insurance.

Beginning midway through the fifth meeting, panelists split into one of five thematic groups: Confidence in the System, Innovation, Care, Rates, and Information. Panelists in each group identified issues and desired outcomes pertinent to their assigned area and drafted 3-5 recommendations for FSRA. Panelists followed a deliberative process and worked towards a broad consensus within their groups. After working within their small groups for some time with the assistance of trained facilitators who helped panelists to sharpen and clarify their ideas, the panel reconvened in plenary to review each other's work and provide comments and suggestions to each other. This process was repeated several times throughout the last two meetings. The panel concluded by reading their draft recommendations to staff and leadership from FSRA at the end of the sixth meeting.

Following the final meeting, members reviewed the draft report and provided edits to the work. Panel members were also invited to submit minority reports to highlight additional ideas that were not captured by the panel's recommendations, or to offer dissenting opinions on the group's work. *For a full summary of each meeting, see the report Appendix.*



Report of the Residents' Reference Panel on Automotive Insurance in Ontario

WHO WE ARE

We are 36 Ontarians from diverse cultural backgrounds. We are newcomers and long-term residents balanced across genders and representing a wide age-range. We live in different cities, towns, and communities across the province and we bring with us a variety of different perspectives. For example, some of us drive and some of us don't. Some of us purchase auto insurance and some of us haven't had to. We have different experiences with the insurance industry, including searching for quotes, purchasing insurance, making claims, seeking care, fixing our cars, and dealing with claims adjusters and lawyers.

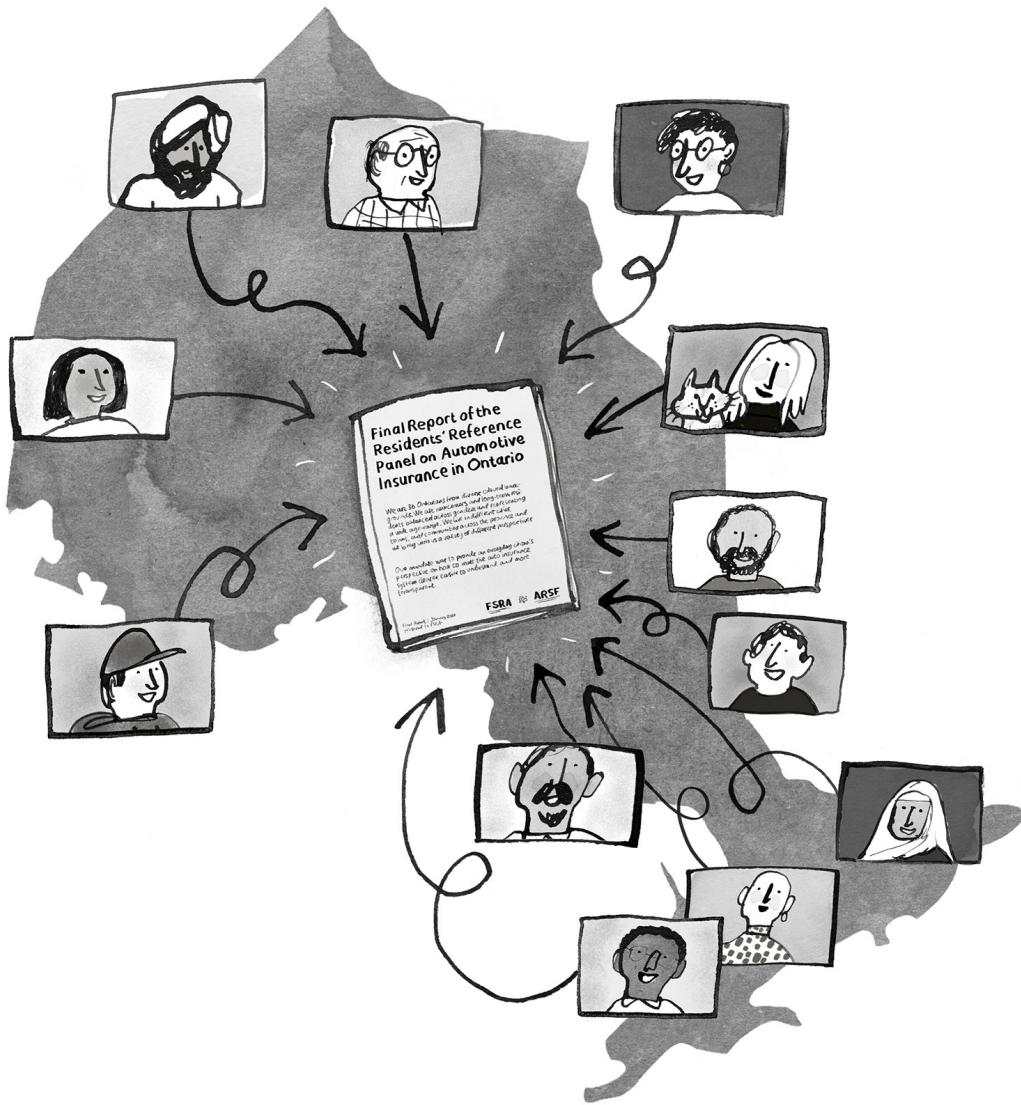
We are concerned about the price consumers are paying for auto insurance. We are looking to create a fairer and more affordable car insurance system that provides the support people need if they are ever injured in a collision. We are engaged citizens who want to contribute to government decision-making in a meaningful way and improve the services Ontarians receive. Auto insurance is something that touches all of our lives and protects our health and safety.

Our mandate was to provide an everyday citizen's perspective on how to make the auto insurance system clearer, easier to understand, and more transparent. We were tasked with identifying opportunities for improvement and proposing recommendations to enhance auto insurance regulation in Ontario. To do this, we attempted to represent the views of all Ontarians, including those who were unable to participate in this reference panel.

As panelists, it was our task to learn about the auto insurance landscape before we could effectively advise on what we thought it should look like in the future. We heard from and incorporated the views of the regulator, health care experts, legal professionals, consumer advocates, insurance innovators, body shops, and other auto insurance experts.

Some of the key things we learned include the complexity and size of the insurance system in Ontario. For example, there are more than 27 billion policy and rate combinations for 14 million Ontarians. We also learned that many service providers, some of which are not regulated and/or certified, financially benefit from the auto insurance system and are not always focused on prioritizing the needs of Ontarians. We learned that the current auto insurance legislation was initially created in 1980, and while repeated band-aid measures have attempted to update legislation, these changes have only added to the complexity of the system and have failed to address the needs of consumers.

We heard from experts who described how auto insurance is inefficiently delivered and that personal injury claims can take years to resolve, especially when they are disputed. As a result, the costs of delivering benefits is high. It has become clear to us that more consumer education is needed about the standard auto insurance product, its options and costs, and the process to escalate a disputed claim. In particular, greater clarity is needed around the mandatory and optional aspects of auto insurance and Ontarians should better understand the choices they have.



GUIDING PRINCIPLES

Auto insurance in Ontario should be:

- 1. Consumer-centred and care focused.** The auto insurance system should put consumers first and work to design transparent policies and processes that ensure that consumers have positive experiences that meet their expectations, from purchasing to claiming. Claims should be resolved quickly and fairly. If injured, people should be able to reliably access the care they need.
- 2. Providing value for money.** The auto insurance system should be efficient and should constantly strive to implement innovations that support cost-effective options. New approaches and options should be encouraged, especially when they reduce costs and provide consumers with greater choice.
- 3. Priced fairly for consumers.** The cost of auto insurance premiums must be accessible and affordable and mainly determined by a person's driving behaviour.
- 4. Easy to understand.** All communication about auto insurance, from purchasing to claiming, must be written in clear, plain, and accessible language. Consumers must be able to understand what they are purchasing and access the best information to make informed decisions.
- 5. Trustworthy.** All participants in the system must behave responsibly and reliably, and be held accountable when they do not. This will help form the foundation of an ethical auto insurance system in Ontario.



PANELISTS' RECOMMENDATIONS

Theme 1: Confidence in the System

Currently, a lack of transparency and accountability, combined with inconsistent oversight and regulation, contributes to fraud and abuse in the auto insurance sector, which undermines the effectiveness of the system. Additionally, lengthy litigation and claim resolution processes lead to high systemic costs, which are passed on to consumers. As a result, Ontarians are unable to have confidence in the fairness of the auto insurance system.

In the future, greater transparency throughout the purchasing and claims process, plain language policies, less fraud, and fewer disputed claims would promote greater confidence in the system. More specifically, in order to trust the auto insurance system, consumers will need to feel greater confidence in their ability to make informed choices regarding their policy options. Additionally, consumers should have a clearer understanding of their insurance company's claims process, and all claimants should be advised of the options and outcomes for their claim in a timely manner.

Recommendation 1

FSRA should review and provide recommendations to the Ministry of Finance on how to modernize existing legislative and regulatory frameworks, such as the Insurance Act and the Statutory Accident Benefits Schedule, to deter fraudulent behaviours that drive up costs. This could be accomplished by:

- Establishing public fee schedules for service providers including body shops, tow trucks, medical assessment professionals, lawyers, and other services involved in claims processes. This would entail informing consumers on maximum payable amounts and giving claimants the right to choose their service provider.
- Implementing and enforcing a new regulated certification system for the auto-repair and tow truck industries. This should include establishing and enforcing standards, including public fee schedules, and levying fines for non-compliance.

Recommendation 2

FSRA should ensure that all Ontarians have knowledge of and access to the General Insurance Ombudservice. This could be done through online advertising, traditional media advertising, and promoting knowledge at common points of sale as well as automotive events and tradeshow.

More specifically, to improve transparency around the Ombuds Service, we recommend that a publicly available database be created to enable people to learn about:

- The types of complaints filed;
- Which companies receive the most complaints; and
- The outcomes of the complaints filed.

Consequently, the General Insurance Ombudsservice should study the data and trends reported through the database to periodically report dispute trends to FSRA.

Recommendation 3

FSRA should strengthen existing external dispute resolution processes. Doing so will divert more cases away from the court system and improve consumer confidence in the system by allowing drivers to resolve a dispute within a reasonable period of time and at a lower cost to the system.

More specifically,

- FSRA should work with partners to create mechanisms for consumers to escalate complaints relating to other service providers such as auto body shops, personal injury lawyers, and health service providers.
- FSRA should advocate the inclusion of citizen representatives on dispute resolution committees.

Theme 2: Innovation

Currently, a lack of innovation in the auto insurance sector limits consumer choice and contributes to high prices. Few online options exist for purchasing, renewing, and making auto insurance claims. Strict regulatory requirements and an out-of-date Insurance Act make it difficult for insurance companies to innovate and offer more 'à la carte' options for Ontarians. New products that might enhance choice and lower prices (e.g., pay as you drive) are rarely released.

In the future, we envision a legislative and regulatory environment that enables the implementation of innovations to reduce premiums, streamline internal processes for providers, offer digital solutions to consumers, encourage safe driving, and empower consumers to make choices that might lower their premiums.

Recommendation 1

FSRA should regularly review and identify best practices for auto insurance innovation from around the world. This will allow FSRA to forecast ahead and avoid having to catch up with existing technologies. This could include:

- Regularly reviewing how other provinces and countries are spearheading innovation in the auto insurance sector;
- Reviewing programs and tools that are working well in other jurisdictions (e.g., New South Wales Green Card program);
- Developing mechanisms to allow members of the public and industry experts to contribute to the review process;
- Testing new innovations prior to rolling them out and making changes accordingly; and
- Providing suggestions to the Ministry of Finance on ways to improve the Insurance Act and allow the auto insurance sector to be more resilient and to more easily adapt to change.

Recommendation 2

FSRA should work with the Ministry of Finance to make it easier for new insurance companies to enter the Ontario market, thereby increasing competition and consumer choice. This could include:

- Conducting a review of existing barriers;
- Creating an action plan to address these barriers; and
- Working with other provincial regulators through the Canadian Council of Insurance Regulators to reduce interprovincial barriers.

Theme 3: Care

Currently, many Ontarians find it difficult to receive the care they need, in a timely way, if they are injured in a car accident. Complicated and opaque claims processes, the need for ongoing and sometimes duplicate medical assessments, and lengthy dispute processes mean that many Ontarians are not able to recover as quickly as possible.

In the future, Ontarians who have been injured in a car accident should understand how their claims process will unfold, and insurance companies should work to minimize the number of required health assessments. As a result, accident victims will receive more effective and efficient care aimed at supporting the fastest recovery paths possible. Streamlined care processes will also contribute to lowering the systemic costs of delivering care to people injured in car accidents and result in lower premiums for all Ontarians.



Recommendation 1

FSRA should work collaboratively with key stakeholders such as the Ministry of Health, insurance companies, doctors, and paramedical service providers to establish clear, evidence-based clinical pathways to recovery, thus ensuring that timely and comprehensive care is provided for common and uncomplicated injuries.

These pathways should act as guidelines for insurers, care providers, and injured parties about the typical care needed, including setting expectations for reasonable timelines for recovery. Pathways will help improve the patient experience and facilitate access to care by reducing the number of assessments needed and decreasing wait times. They will also help decrease costs to the health care system and reduce disputes about access to care.

Recommendation 2

FSRA should work with insurance companies to standardize the claims process across the sector for personal injuries and make it easier for claimants to navigate. This would work to decrease the operating costs for insurance companies while providing maximum benefits to claimants and simplifying the claims process.

In the short term, this could include:

- Encouraging all insurance companies to develop an online claims system that provides personal injury claimants the option to submit documentation electronically, receive information from their insurer, and stay on top of their recovery.

In the longer term, this could include:

- Advocating that the government and insurance companies create a new industry-wide agency, similar to the Workplace Safety and Insurance Board, where claimants can submit health coverage claims in the case of accidents. This would reduce operating costs for insurance companies, mitigate and prevent fraud, and result in lower premiums for all Ontarians.

Theme 4: Rates, Premiums, and Systemic Costs

Currently, Ontarians pay a lot for auto insurance and they have little control over what they pay. Premiums are high and vary extensively for reasons that are unclear to consumers. This lack of transparency leaves consumers feeling frustrated and disempowered.

In the future, the auto insurance system should be transparent and empowering. By this, we mean consumers should understand how their premiums are calculated and what factors contribute to their rates. This will enable consumers to take action to positively affect their insurance premiums. FSRA should also encourage the adoption of innovations that will lead to greater choice and lower rates for consumers.

Recommendation 1

FSRA should require that insurance companies explain how people's premiums are being calculated, and articulate how different variables affect their premiums. This would empower drivers to shop around as well as change their behaviour to reduce their premium.

More specifically, we recommend that FSRA should work with insurance companies to develop a standardized public-facing risk scoring system, which would enable drivers to understand and compare how different insurance companies have assessed their risk level and how their risk level has affected their premiums. The score could aggregate a variety of different risk factors and should allow companies to weigh variables differently.

Recommendation 2

FSRA should enable insurance companies to encourage drivers to proactively improve their driving habits, and develop mechanisms to have these changes reflected more quickly in drivers' premiums. In particular, FSRA should enable insurance companies to offer drivers tools and training to allow them better understand and improve their driving habits and reduce their premiums. This could include the use of telematics technologies. However, drivers should always have the option to opt-out of using this technology and telematics should primarily be used to reward good driving.

Recommendation 3

FSRA should introduce mechanisms that incentivize insurance companies to reduce their operating costs and pass on savings to Ontario drivers.

Recommendation 4

FSRA should advocate greater flexibility and choice in the standard auto insurance product, while also working to ensure that consumers are able to easily compare their options without being overwhelmed.

Theme 5: Information

Currently, the auto insurance system is opaque, difficult to understand, and intimidating. It is not easy for consumers to access information about the system. This makes it difficult for consumers to understand the auto insurance product, research their policy options, shop around, and make claims when they need to.

In the future, consumers should be empowered to make informed choices about auto insurance and shop around for the best options and price. Information about their options and policies should be provided in easy-to-understand formats and be written in plain language. Consumers should have access to online educational tools that would help them to better understand the auto insurance product and their rights.

Recommendation 1

FSRA should work with insurance companies to develop a centralized online marketplace where consumers can easily find information about auto insurance, seek and compare quotes from insurance companies, and connect with an insurance company, agent, or broker.

By creating a reliable and trusted online marketplace, Ontarians will be able to make more informed choices. Moreover, by streamlining the purchasing process, the cost of acquiring new consumers could be reduced and savings could be passed on to Ontario drivers.

To ensure this website is as effective as possible, we suggest that it:

- Be interactive, easy to use, available in both official languages, and accessible;
- Require the participation of all insurance companies to allow Ontarians to compare quotes from all companies;
- Be overseen by FSRA to ensure it is impartial;
- Differentiate explicitly between mandatory and optional coverage options;
- Explain what benefits people will receive if they are ever injured in a car accident;
- Provide easy-to-understand educational material about the auto insurance product as well as the claims process, and how to make and escalate a complaint;
- Allow the consumer to request additional information from one or more insurance companies to better understand their product and benefits; and



- Be marketed and promoted by FSRA, government ministries, auto insurance companies, and other common points of interaction with drivers.

N.b. Comparable information should be made available to consumers without internet access.

Recommendation 2

FSRA should work with the appropriate ministries within the Government of Ontario and with community groups to promote greater understanding of auto insurance. Education should be provided at natural touch points, such as when someone is taking a driver's license test or renewing a driver's license.

More specifically, we suggest that FSRA:

- Provide support for community groups to deliver multilingual education on auto insurance, especially for newcomers; and
- Develop a glossary of auto insurance terms and a series of videos to clarify terms such as "no-fault" insurance.

Recommendation 3

FSRA should work with consumers to create policy documentation standards that require all insurance companies to share consistent and comparable information with consumers in plain-language and easy-to-understand formats. FSRA should also enable these documents to be shared digitally, if that is the consumer's preference.

In particular, all consumers should be able to find the following information easily on their policy or renewal statement:

- The cost of their premium and how it has been calculated;
- Any discounts they've received, including their monetary value; and
- Instructions for who to call or how to make a complaint.

Recommendation 4

FSRA should create consultation mechanisms in order to regularly collect consumer feedback on the auto insurance industry in Ontario, especially on issues related to how and what information is shared with consumers and other issues that directly impact consumer choice.

MINORITY REPORTS

Panel members were invited to submit individual minority reports to highlight additional ideas that were not captured by the panel's recommendations, or to offer dissenting opinions on the group's work.

Marcel Rhéaume :

I would encourage the FSRA to suggest to the government to have a serious look at what is done in other provinces like Québec, where comprehensive coverage is assumed by the province, as a way to reduce cost for the consumer.

Peter Broad:

Modern technology has significantly improved vehicle safety, as well as accident prevention, and the rehabilitation of injured persons.

While the primary report has focused on this changing technology, there remains a concern that the care available at the accident scene remains relatively chaotic.

Accessing care to those injured in a car accident can be complicated and may leave people without the care they need. Greater clarity is needed about what care will be provided when you're injured. Complicated review processes may impede people's ability to get necessary medical care and repair of their vehicle. Dispute timelines and additional reviews can delay essential rehabilitation especially when accident scene reports are "incomplete". This is especially true when uncertified service providers attend accident scenes.

Police and triage teams are often delayed reaching the scene, and the need to reopen the road for other users may impact treatment of injured persons. In addition traffic speeds and the weight of vehicles may result in greater destruction than was historically expected.

While the insurer is not directly involved in post-accident procedures, the care received can significantly affect the cost and long-term recovery outcome. In fact rehabilitation may be some of the most contentious and perhaps costly portions of claims resolution. This minority report thus considers how insurers might gain stricter control over accident scenes, beyond their current "what to do at an accident scene" advice.

An exchange of personal information with "the other driver" (assuming there is one) is often dependent on the extent of injuries, and maybe further complicated by language or other factors.

Typically at an accident there are three documents:

- Insurer's "pink-slip"
- Vehicle ownership
- Driver's license

If the damage is limited to the vehicle problems can often be resolved fairly easily (though assigning blame will take longer). However, when people are injured, even if only due to concussion, they may not be able to think or speak for themselves.

The current pink-slip insurance form provides practically no information regarding injuries and only partial information on the repair coverage and who is the preferred repair facility. I suggested that insurance “slip” adopt a “readable card” format (probably retaining a similar external format).

Items to be included on the card could include:

- After initial triage, should injured persons be treated at a facility closest to the accident or closest to their home?
- Likewise, where should a vehicle be repaired, and to what extent are towing costs covered?
- At what point, and by whom, is the decision to repair or write-off the vehicle made?
- How soon should relatives be notified and by whom?

Information on someone’s driver’s license should not be on this card in case it is mislaid or stolen. Rather the prime data would be the insurance number and this would link to files held by both the insurer and FSRA. (Cards of this type have recently been introduced by long-term insurers, such as those providing funeral services such as Assurant).

Service providers, including medical, would access this number to locate any special needs, patient allergies, religion (if any), or prior pertinent medical history such as implants, or impediments to blood transfusion. Availability of data from the card must therefore be very rapid. Primary language of the insured person should be included.

Treatment should identify what coverage is covered by ODSP, the medical insurer, or the auto insurer, and be based on need, not cost limits or quotas, especially when coverage is accessible outside Ontario.

“Certification” of tow operators, repairers and medical coverage, is required as are details of treatment especially if an accident occurs outside of the Ontario health system where payment before treatment may be required. FSRA should keep files of “bad actors” and routinely provide these to provincial regulators.

The policyholder should not be required to use a specific service provider but should have the option to choose who can best provide their care without restraint from the coverage provider or others. Even in life-death decisions the policy holder’s opinion should be available and considered, together with access to information on next of kin.

Appendices

MEET THE MEMBERS

Ahmed Husnain

I currently reside in midtown Toronto and have been in the GTA for pretty much my entire life. My educational background is a bit diverse, starting off in Neuroscience/Psychology and more recently having moved into Human Resources Management – something I am truly passionate about which brings my love for business together with my background in psychology. Beyond my professional life I really love sports, especially baseball and hockey, and have recently found a VERY new hobby in growing/maintaining indoor house plants! I have spent the past 5+ years in the security industry while studying, and recently moved into human resources as a professional/practitioner. I joined this panel because it was an interesting and exciting opportunity to learn something new, and also a chance to provide a different perspective. Living in one of the largest cities in North America, auto insurance has been a huge factor in my decisions when considering purchasing a vehicle, and I hope I can help not just myself but everybody in our region as well!

Akintunde Rotimi

I am a strategic communications professional, writer, and producer. I am also the Co-founder and Managing Director of Great and Mighty Things Inc. – a corporate member of the Canadian Media Producers Association (CMPA) with a focus on social impact storytelling. I hold a master's degree in Diplomacy and Strategic Studies from the University of Lagos, a diploma in Film Production from the Toronto Film School, and am currently enrolled in the postgraduate Public Relations program at the McKeil School of Business, Mohawk College. I am an alumnus of the Edmund Walsh School of Foreign Service, Georgetown University, the Kennedy School of Government at Harvard University, the Woodrow Wilson Centre for International Scholars, the United States Institute of Peace, the Pan Atlantic University, and am a 2011 fellow of the United State Department's International Visitors Leadership Program. I am a newcomer to Canada settled in Burlington, Ontario, with my wife Tina, my two daughters Tammy (9) and Timmy (6), and son Tommy (3) since 2018.

Albert Araza

I have been living in Sarnia with my wife Quinin for three years now. I obtained an undergraduate degree in Political Science at Bicol University and earned a degree in Law at University of Santo Tomas-Legazpi in my home country, the Philippines. I later worked in law firms in the country's central business district in Makati for a decade before moving to Canada in 2017. As a youth and student leader, I served as President of the Law Student Council, was a member of the University's Discipline Board at UST-Legazpi (2000-2001), and became a delegate to the ASEAN Law Students Association (ALSA) Conference. I was elected twice (1993-2002) as SK Chairman of the Sangguniang Kabataan, a council representing youth in the Philippines, and I formulated youth development programs and instituted programs of action for environmental protection in our community. Together with my colleagues actively involved in helping the community, we organized the Global City Eagles Club (2012), a non-profit non-sectarian socio-civic organization that fosters community initiatives,

including raising safety awareness in times of calamities (typhoons, floods, volcanic eruptions, etc.) and mobilizing volunteers (for medical and dental missions, adopt-a-school program and school clean-up, feeding programs, etc.), among others. I joined the Sarnia Knights of Columbus a year ago. I believe that one of the cornerstones of humanitarian service is in becoming actively involved through volunteerism and serving those in need. I love reading history, literature, and motivational books, landscaping and gardening, and watching sports news and classic movies. I'm an avid traveller, socio-civic organizer, an environment advocate, and a music lover.

Alexandre Boucher

I was born in Toronto and have lived in Ottawa for the last 17 years. I work as a policy analyst for the Federal Government and I'm currently working in immigration. I have two children aged four and two, and I am an amateur curler. I volunteered for this panel because I have an interest in the insurance industry. I am specifically interested in the degree of flexibility afforded to consumers and in the impact that insurance costs have on low-income families.

Barbara B.

I have lived and studied in the GTA all my life, except for the five years I worked in Western Canada. I have just retired from my own financial planning business. I enjoy cooking and dining out. I am a fan of the Raptors and Blue Jays. I like to study different languages and cultures, and enjoy visiting art galleries and museums. I have been lucky enough to travel extensively and enjoy planning my own vacations, which usually include a lot of walking.

Bernie D. Schmidt

Except for two years in Nunavut, I have always lived in communities all around Ontario. I have been in progressive careers in health care throughout my working days and have spent the last 35 years as a Healthcare Administrator and CEO. I have a master's degree in Social Work from Wilfrid Laurier University and a master's degree in Health Science (Health Administration) from the University of Toronto. I am a Life Fellow with the American College of Healthcare Executives and a certified member of the Canadian College of Health Leaders. I enjoy live theatre, fine dining, and travelling, all of which have been cancelled or curtailed during 2020. While I have been busy testing out my culinary skills, I cannot wait for the restaurants to safely re-open. On a positive note, my car has been getting about one month to the gallon. Hopefully, 2021 will see some form of return to "normal."



Changjie Wu

I am from Mississauga, Ontario. My family has been in Canada for 16 years. I have been in business management since 1998. My career started with Procter & Gamble, followed by Walmart Canada, and now is with Metro Inc. My current job is to help introduce automation technology to the company, so that products can be made available to customers faster, fresher, and at a lower price. I enjoy fishing – when there are a lot of fish, I get excited about being productive; when there are few fish, I can take time to think about life. I've noticed car insurance costs can be very different from city to city. The cost in the GTA is incredibly high, to such a level that I know some of the people around me cannot even afford it. The high cost of car insurance has hurt people's access to better jobs and lifestyles. This is an area we need to improve on.

Christina Nichols

I'm a seasoned professional in non-profit and charitable organization management, and I've been the Executive Director for the Canadian Council of Archives since 2003. I hold a Certified Association Executive (CAE) designation, I'm a Fellow of the Institute of Canadian Bankers (FIBC), and I have a graduate degree in business (MBA), specializing in financial services and small/medium enterprise studies. I volunteered for the panel because I live in a multi-generational household with many vehicles, and my family has had an array of auto insurance experiences over the years.

Cindy Alty

I have been retired from the provincial government for 20 years. I am a member of the May Court Club of Barrie, with which I have been associated for several years on a volunteer basis. My recent position for the past few years has been editor of the Club's newsletter, a charitable service club, which issues three times per year. I was employed by the Ontario Municipal Board for a number of years and my position was Manager, Finance and Administration. Prior to that, I was employed by the Land Compensation Board, providing secretarial services to the Chairman of the Board.

Dan Gopic

I immigrated to Canada from the former Yugoslavia as a small child. I have lived in Hamilton for most of my life, but for the past four years have called Toronto my home. I am a Chartered Professional Accountant, who has worked in the electricity industry with electric utilities for the majority of my career. During my career, I made a shift and worked in energy regulation at the Ontario Energy Board for a four-year period. In my spare time I enjoy travelling, alpine hiking, and biking with my partner. I recently hiked L'Acropole des Draveurs du Parc National des Hautes-Gorges-de-la-Rivière-Malbaie. The scenery was spectacular.

Daniella Molnar

I've been living in Guelph with my five-year-old daughter since 2017. Prior to that, I lived in Toronto for almost 20 years. I work for the Ministry of Agriculture, Foods and Rural Affairs as a project manager, and my academic background is in environmental sciences and management. For fun, I enjoy hiking with my daughter and cooking, and I'm absolutely glued to the TV during the World Cup (soccer). I volunteered for the panel because I am a vehicle owner and pay insurance. I have a good record and wanted to (a) understand how the rates are set and (b) what options or opportunities there may be to lower them.

Donatha Dusengimana

I am married with two daughters (Miracle is five years old, and Blessing is two). I was born in East Africa in the country of Rwanda. I have lived in Scarborough for the past year. I am 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 I thought it would be a good platform for me to contribute to my community. I wanted to use my voice and share my ideas in an effort to improve the lives of Ontario residents.

Ella Tkachenko

I am a Russian immigrant originally from Toronto but currently based in Ottawa. I graduated from Carleton University in 2018 with a degree in Criminology and Criminal Justice (BA). Despite my efforts, my post-grad job is not in my field; instead I support an amazing team that specializes in workplace optimization with the Government of Canada as our client. In my free time, I focus on improving as a photographer, fulfilling my annual reading goals, and (unsuccessfully) learning French. I'm always seeking opportunities to be an active citizen, learn about social/political issues (as best as I can), and lend my efforts wherever possible. I'm excited to have been selected for this panel and I wanted to be a part of productive discussions that can inform relevant parties and lead to improvements within the industry.

Erin Donnelly

I grew up in Eastern Ontario, within the Prescott-Russell area. I moved to Ottawa for school about seven years ago, and have lived and worked in the city centre for about three years. Of course, I continue to visit my parents' hobby farm when they need help with the chickens. I am a licensed paralegal, and I practise in civil litigation, specializing in human rights, employment, and personal injury law. I am still young though, and I'm definitely still learning. In my free time I enjoy various casual hobbies, such as reading non-fiction books, playing video games, jogging, and watching horror movies. Although I don't drive, I volunteered for the panel to better understand the other side of the law on regulations and consumer protection and was excited for the opportunity to keep learning.

Holly Grenier

I am a lifelong Ontario resident with over 20 years of driving experience. I work in Ottawa as a federal public servant for the Government of Canada and have been appointed to positions at Natural Resources Canada, Privy Council Office, and Indian Residential Schools Resolution Canada. I hold a Master of Public Administration from Queens University and a Bachelor of Business, International Management from Western Sydney University in Australia. I am an advocate for people living with disabilities, and I support creating a more accessible and inclusive world. I am interested in citizen engagement and public participation in democratic institutions as a way to increase trust in governments and improve services for Canadians.

Heather Kwok

I first learned to drive a car during the short summers and long winters in Ottawa. Since I graduated from McGill University and started working as a physiotherapist in Toronto, those driving skills have certainly come in handy in a big city, avoiding potential accidents for the past 17 years (knock on

wood)! While not working, I enjoy eating out with my friends and family while travelling the world whenever I can get the chance. I volunteered for this panel as I do feel auto insurance in Ontario is very expensive and thought it would be cool to lend my voice to future changes in the auto insurance industry!

Jan Stalmach

I live in Sarnia, Ontario, and immigrated to Canada in 1982. I was born and educated in Poland, and hold a master's degree in Electronics. My career enabled me to work in small businesses at first, but I eventually ended up working for large businesses like GE and HP. Since the very beginning, computers have been my passion. My years of experience working with computers and computing equipment have provided me with the skills needed to feel comfortable with different operating systems, networks, and remote management. I retired about three years ago, but still enjoy working with all kinds of electronic equipment and making them work. Apart from that, music and photography are my main hobbies. I volunteered for the panel to learn more about how auto insurance works. Despite being a lifelong driver, I have never really understood how things like a driver's record affects their premium.

Jennifer Whyte

I work in communications for an environmental non-profit that focuses on ocean conservation. My favourite part of this role is going on ocean expeditions and spending time in coastal communities. When I'm not helping to save the oceans, you can usually find me teaching or practising yoga. I was born in Kitchener, I've spent several years living in Vancouver, and now I call Toronto home. I love biking around Toronto, cooking, hiking, and camping. I also spend my time renovating a 100-year-old house with the help of my father and a very senior cat named Abby.

Jenny Saint

Travel has been my main career, but I have lived and worked in Europe for two years as well, as a consultant/manager/owner of various travel agencies. Some of my achievements include: becoming the first travel industry member to sit on the Committee for Ministry of College and Universities; introducing an official travel program into various colleges in Toronto, London, and 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 practise gardening.

Jose (Joe) Moniz

I was born in Ponta Delgada Island, Açores, Portugal, and migrated to Canada at the age of 11. I have lived in Hamilton, Ontario, for the majority of this time. I attended Cathedral High, and Mohawk College for Computer Engineering, and I am part of a Trades Union, Local 183. For the past 10 years I have worked as a carpenter in high-rise construction. I have four kids ranging in ages from 5 to 13. For entertainment, I play online games on Steam, and enjoy watching *Star Trek*, *Game of Thrones*, and my favourite movie *Gladiator*. In my spare time, I work on writing my book entitled "Delfina Wars" and I'm also developing my own video game. From the time I had my first car until now, I have been insured. I wanted to contribute my thoughts and ideas to improve the current auto insurance system in Ontario.

John Berehova

To me, I am just an average person. I live with my wife in Toronto and I am retired. I really like Ontario – the province has natural beauty (although a shorter winter would be fine with me) and I have travelled across most of it. We enjoy visiting small towns and meeting the people who live there. In my spare time, I make model boats and model planes (not radio controlled, sorry).

Kelly McIntosh

I'm excited to be a part of this panel! I'm currently living in Fort Frances in Northwestern Ontario, and have been here for six years now. I moved out here to continue my career as a Behaviour Consultant with a First Nations agency. I have been a Board Certified Assistant Behaviour Analyst for eight years now and truly enjoy working with families. In my spare time, I enjoy visiting friends and reading historical biographies. I volunteered for this panel because I thought it would be the perfect opportunity to learn about auto insurance and help make it easier to understand for other Canadians.

Laura Butler

I was born on the Six Nations of the Grand River Reserve and lived there for most of my life. I currently live in Brantford. I am a graduate of the business program of Mohawk College. I worked in the private sector before joining the federal government in a policy and planning role with the Department of the Secretary of State of Canada. I then joined the Ontario civil service where I worked in senior management positions with the Ministry of Housing Rent Control, the Ministry of the Attorney General Criminal Law Division, and the Higher Education Quality Council of Ontario. I retired in 2010. Following retirement, I worked briefly as an administrator for the Commission for Sustainable Child Welfare. I also volunteered as a community member of the Six Nations Police Commission, as well as a board member for a local chapter of the Institute of Public Administration of Canada (IPAC) and the Canadian Association of Retired Persons (CARP). Retirement afforded me time to indulge in travel and I visited many countries in Europe and Asia as well as Australia, and even took a cross-Canada train trip. The opportunity to serve as a Residents' Reference Panel member comes at a time when my term on the board of CARP is coming to an end, and it's an area that is vitally important to all Ontario citizens.

Marcel Rhéaume

I was born in Québec but my family moved to Ontario when I was 10 years old. Although Ontario is where I have lived most of my life, I did some work in the Albertan oil fields for about one year in the early '80s. I have also worked in a hydro generator factory and many other unskilled jobs, which usually lasted about three years, and in between jobs I would enroll in college courses. In 1984 I moved to a small northern Ontario town called Hearst, where I did some volunteer work to help start the local community radio station, which gave me the necessary assurance to go back to school. In 1990, I enrolled in university as an adult student and after graduating with a bachelor's degree in business administration, I started working for that same university as a computer technician. Later on, I also taught computer classes there. That's where I was for the last 25 years up until my retirement in June 2020. I signed up for the Residents' Reference Panel on Automotive Insurance in Ontario because I believe insurance premiums in Ontario are much too expensive, especially for young people.

Margaret Gillespie

I was raised in rural southwestern Ontario, but have lived and worked in Scarborough for the last forty-odd years. I studied history at the University of Western Ontario, and then spent my teaching career trying to help mould critical thinkers and good citizens. In retirement, I continue to read and learn history and follow current events closely. I also enjoy reading fiction, watching British and European dramas on TV, following the Blue Jays, sewing and needlework, gardening, and building at our cottage. I volunteered for this panel because I saw it as an opportunity to make an active contribution to society.

Michael Kelly

I have been retired since 2016 and currently reside in Peterborough. I worked in the financial industry starting in 1986, when I was employed by the Toronto Stock Exchange to work on the exchange floor. I was there during the stock market crash of 1987. I have been a widower since 2018 and play golf five times per week. In the winter months I travel to the Caribbean. Last winter, I went seven times for two weeks at a time. This panel afforded me the opportunity to hear from industry experts and form opinions that will help those in Ontario who, like myself, are on fixed incomes.

Mikhail Garmider

I am 62 years old and was born in the former USSR, now Uzbekistan. I have been living in Ontario for 27 years, since September 10, 1993. I live alone and I have two sons and a granddaughter who is five months old. In August 1997, I got into a big car accident that made it hard for me to work – I've been out of work ever since. Unfortunately, I've been in a series of accidents since then which have worsened my health and even led to a few surgeries including spine and hip surgery. Although these have set me back, I have a young and active mind! I love Canada very much and think it's a beautiful country, but I believe there needs to be changes in insurance regulation. Through my own experiences, I know how difficult insurance claims can be.

Peter Broad

I am retired and have lived in London (ON) since 2004. I am married and have two adult children. I came to Canada in 1982 from South Africa to work as an engineer in the mining industry on the process and environmental side, which took me to Northern Ontario and Northern Manitoba. 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, and my wife is a retired nurse/midwife. 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 I'm 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 due to higher incidents of reckless driving. I think this panel's comments may prove useful in helping to understand and address some of these issues.

Radhika Mody

I am a resident of Toronto and have been living in the downtown core for the past five years. I have more than eight years of experience as a management professional in technology consulting and

financial services. I hold an MBA from the University of Toronto's Rotman School of Management and a Bachelor of Engineering (Information Technology) from the University of Mumbai. When I am not travelling or dreaming about my next vacation, you will find me exploring restaurants and cafes in Toronto.

Ramakant Pete

I am a resident of Milton, Ontario. My professional experience is in electronics engineering as a Certified Engineering Technologist (OACETT). I'm also a licenced industrial electrician, working in industrial manufacturing maintenance. I am a member of my plant's Joint Health and Safety Committee (JHSC), and I'm a member of the parent council at my children's high school. I joined this panel to know more about how auto insurance works. I wanted to express my own concerns and provide recommendations to FSRA for improvement.

Sheila Lucas

I live in the southern area of Eastern Ontario. I am originally from Toronto/Mississauga, but relocated with my husband in 1990. I worked for the Ontario Government for 37 years in a number of ministries, finishing my career as the Business Administrator at Quinte Detention Centre. I retired in 2013. I spend my free time gardening in the summer and quilting year round – I make quilts for my family and friends as well as donate quilts to the community and the Quilts of Valour for members of the Armed Forces. I also own three vintage muscle cars and drive them during the summer months. Being a purchaser of insurance for my five vehicles, I have experienced and witnessed the rising cost of car insurance. I hoped to be able to contribute to a more cost-efficient and easier-to-understand auto insurance system for Ontario.

Tim Hilliard

I am from outside of Orillia, but have lived in Toronto for the past 20 years. I have a bilingual BA in International studies and multidisciplinary studies from Glendon College, York University. After university, I interned for a summer with Emploi-Quebec in Montreal and then taught English in Korea for a short time, before returning to Toronto and working for the Province of Ontario. I have been with the province 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, travel and cycle all over the city. I volunteered for this panel because I thought it would be 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.

Visweswaran Jayaraman

I have lived in Markham since 2004 and I'm a Chartered Accountant from India. I have been a real estate broker with Century 21 since 2011 and I'm also a mortgage broker with Dominion Lending Centre, specializing in residential and commercial real estate sale, purchasing and investments, and commercial mortgage financing. I have an interest in reading, hiking, and long-distance travel. I have never had an accident, but every year my auto insurance rates are increased by at least \$120. I was interested in learning what's driving up these rates and how to advocate for cheaper rates.

Waheed Amin

I'm pleased to be able to participate on this panel. I have lived in different parts of Southern Ontario for over the last 30 years, from Oakville and St. Catharines to Toronto and Mississauga, and I'm currently in Brampton. My academic background comprises several completed programs in Business Management and Human Resources, in addition to my major in Information Technology Management and Systems Development. Currently, I am a certified PMP (Project Management Professional), and have acquired over 20 years of experience working in various industries such as logistics, real estate investments, automotive manufacturing, and the public sector. As a Class-M licensed driver, my most enjoyable times on the road have been riding my motorcycle up the beautiful country roads of Ontario, particularly during the fall season. I hope my participation in this panel can bring positive change to the auto insurance sector and ultimately result in safer roads for all people.

Wendy Moore

I have lived in Ontario for over 20 years. I was born in Essex, Ontario, but have lived in Nova Scotia and British Columbia as well. In addition to living in Essex and now London, I have also lived in Petawawa, Ontario. I'm a marketing and communications consultant and love gardening and cooking – well, I guess all things food.

Yuki Ng

I've lived in Toronto nearly all my life ever since I immigrated to Canada as a child. I'm a travel professional and a strong advocate for feminism, BLM, and other social justice issues. Fun fact about me, I've been to every Disney park in the world! I'm so happy to join this panel because I want to be more involved with improving our community.

DETAILED MEETING SUMMARIES

Meeting 1: Friday, October 16

The panel chair, Laurie Drake, opened the first meeting of the panel by greeting all the members and acknowledging the land for the Toronto area. She introduced the other staff facilitators for the process, and reviewed some technical tips for using Zoom. She then introduced Mark White, the CEO of FSRA, to give introductory remarks. White thanked everyone for volunteering, gave the panelists a quick introduction to FSRA and the agency's mandate, and outlined the purpose for convening the panel.

Following White's remarks, Drake explained that panelists were selected to participate as part of a Civic Lottery process to represent the province's diversity. 10,000 letters were mailed to Ontarians, and 150 people volunteered. She showed the panel's demographics broken down by different criteria, and explained that the panel's mandate was to speak on behalf of all Ontarians when making recommendations to FSRA. She also reviewed the panel agenda and process, and introduced the panelists to their task, which was to:

- learn about Ontario's auto insurance sector and the challenges it faces;
- understand different perspectives and consider possible regulatory solutions;
- consider how different regulatory solutions will affect different people throughout Ontario; and
- work with others to provide recommendations for how FSRA can improve auto insurance regulation to enhance consumer choice and experience.

Following these introductory remarks, Drake introduced Tim Bzowey, the Executive Vice President of Auto/Insurance Products at FSRA, to give an introduction about the auto insurance product. Bzowey explained that in Ontario, auto insurance is privately delivered, and that the province has a mixed no-fault and tort system. All drivers in Ontario must purchase auto insurance, which includes a minimum amount of coverage. If they choose, drivers can purchase additional coverage. He reviewed some of the factors that influence the premiums that drivers pay, including consumer profile, vehicle, geographic data, and additional coverage they may purchase. He also noted that Ontario has one of the highest priced auto insurance products in the country, and that the average premium for an Ontario driver in June 2020 was \$1,664.

Following this overview of the product, panelists broke into small groups with facilitators and introduced themselves to each other. After 20 minutes in breakout rooms, the groups came back together in plenary and all the panelists had the chance to briefly introduce themselves to the entire group.

Meeting 2: Saturday, October 17

Drake welcomed back the panelists and did a quick recap of the first evening. She introduced Tim Bzowey again, who presented an overview of the auto insurance marketplace. He informed the panelists that there are 10 million drivers in Ontario who need to purchase auto insurance. More than half of all premiums are written by four insurance groups. In general, product pricing assumes that approximately 70% of premiums go towards paying out claims, 25% towards costs, and 5% towards underwriting profit. The end result is that it takes \$4.8 billion in operating costs to deliver \$7.6 billion in benefits. Insurance companies aren't as profitable as they used to be, and auto insurance generates less profitability than many other forms of insurance. This lack of profitability and predictability means less competition and less choice for Ontarians.

Next, Drake introduced Stuart Wilkinson, Director, Policy (Auto/P&C) at FSRA, to give an overview of the stakeholder environment around auto insurance. Wilkinson provided context on the attempts made over the past 30 years by different governments to address many of the challenges facing auto insurance in Ontario. He explained that FSRA was created in 2019 to oversee auto regulation with the goal of improved consumer protection in Ontario. He then explained the role of FSRA in relation to the government, which is that broadly speaking, the government of Ontario gives direction on how auto insurance should be regulated and FSRA implements that direction. He also showed the panel a map of the auto insurance "ecosystem" which highlighted the variety of different actors, including the insurance industry, collision and repair companies, the health care sector, and the legal sector.

Following these two presentations, the panelists split into small groups again and began discussing what principles should guide the auto insurance system. They received a list of 16 draft principles, but were able to add their own principles if they wished. Each group was asked to narrow down the list to five principles they agreed on, and provide a definition for each one. After this discussion, the panelists returned to the plenary session and reported back on their selected principles. While panelists had some differing priorities, there was overall alignment on many of the principles, and similarities in many of the definitions as well.

Following lunch, the panelists reconvened for a session on rates, presented by Bruce Green, Director of Rates Operations at FSRA. He explained that FSRA is responsible for reviewing and approving rate applications submitted by insurance companies, and that there are three factors driving rate applications: claims costs, expenses, and profit. He noted that although rates have moved up and down over the past few years, they have generally trended upwards. These rate increases are not shared equally, with some drivers experiencing no changes and others experiencing bigger changes. However, individual risk factors shape how rates affect premiums for individual consumers.

The last session of this day was a perspectives panel discussion attended by different auto insurance system stakeholders. The panel speakers were Ryan Stein from the Insurance Bureau of Canada, Karin Ots from Aviva, David Neill, a personal injury lawyer formerly with Thomson Rogers, and Dr. Nizar Mahomed, Chief of the Orthopaedic Division, Toronto Western Hospital and Director, UHN Arthritis Program, University Health Network.

The panel discussed three questions:

- What are the three biggest challenges facing auto insurance consumers?
- In five years from now, what would you like the auto insurance sector to look like for consumers?
- What regulatory solutions would you recommend FSRA consider making and why?

Challenges highlighted by speakers included the high cost of premiums for consumers and lack of understanding of what drives these costs, limited choice, lack of innovation, too much complexity, fraud, and poor value.

Speakers thought that five years from now, the system should have more competition allowing for greater choice, more innovation and technology to offer different coverage options, simplified processes for consumers, and more focus on providing care over cash settlements.

Regulatory solutions suggested by speakers included modernizing the Insurance Act, permitting insurers to offer more options, simplifying the product to help consumers understand their coverage and manage expectations, implementing smarter regulation, giving insurers more tools to fight fraud, encouraging companies to enter the Ontario market, simplifying the Statutory Accident Benefits Schedule (SABS), removing the tort/cash settlements aspect of the system, simplifying the system through creating pre-approved care pathways, defining what is “just and reasonable” more clearly in SABS so consumers better understand what they are entitled to, rethinking the catastrophic vs. non-catastrophic designations, and reducing or eliminating paperwork in claims.

Meeting 3: Sunday, October 18

The panel met for their third meeting for four hours. This meeting began with a presentation from Taryn Pimento, Director, Consumer Office – Policy at FSRA. She presented the results of consumer research about experiences with auto insurance, including the results of a survey conducted at the same time as the panel’s Civic Lottery, in the summer and fall of 2020. She explained that while most Ontarians say they can understand their policy, 16% of Ontarians said they had considered shopping around for auto insurance or switching insurance providers in the last year. Shopping around and comparing prices and policies is important because it can help consumers validate price and policy choices. She presented a case study of a website in New South Wales, Australia, that allows consumers to easily compare options between different insurance companies when shopping for car insurance. Pimento also discussed plain-language information on insurance documents, showing examples of existing forms and documents, and noted that these documents might not effectively communicate what Ontarians need to know to be able to shop around and make informed decisions. She suggested that access to plain-language information is important because it helps consumers understand what they’re purchasing and empowers them to make informed decisions about their coverage. FSRA can influence how information is shared by insurance providers and also develop tools and resources to support informed consumer decision-making and empowered consumer behaviour.

Following Pimento’s presentation, the panelists heard from another panel of external stakeholders, this time focused on the experience of consumers. Speakers included Bryan Yetman, President of

Durham Group, Rhona DesRoches, Chair of FAIR (Association of Victims for Accident Insurance Reform), Steve Leal, CEO of Fix Auto, and Rhonda English, Chief Marketing Officer at CAA Club Group. Speakers responded to the following questions:

- What are the three biggest challenges facing auto insurance consumers?
- In five years from now, what would you like the auto insurance sector to look like for consumers?
- What regulatory solutions would you recommend FSRA consider making and why?

Similar to the previous day, speakers highlighted the challenge of rising costs and lack of consumer understanding of the drivers of costs. One speaker noted that higher costs are being driven partly by the increasing cost of repairing physical damage to vehicles because of the increasing technological complexity of newer vehicles. He also noted repair shops may also not have access to the data they need to calibrate vehicles they are repairing, or adequate training on how to do the repairs.

Speakers also suggested other challenges, including lack of choice and ability to customize the product to fit consumer needs, overall complexity of the system, availability of insurance (some insurers may be less likely to accept riskier customers in times that the market is not doing as well), and insurer transparency. One speaker felt that not all consumers are aware of what their coverage entails or are able to access it fully when injured, which can have significant financial ramifications for people.

A few speakers also touched on the issue of fraud in the towing industry, which disadvantages consumers by either increasing claims costs (which leads to rate and premium increases) or by leaving consumers to pay the bill because their insurer won't cover it.

Speakers suggested that five years from now, the auto insurance system should offer more choice and more "à la carte" product options (such as "usage-based insurance" or "pay as you go" models), more streamlined regulation that allows companies to be more consumer-friendly and to respond to new trends, and greater digitization allowing for ease of access.

Finally, speakers suggested some regulatory solutions that FSRA should consider. They suggested reconsidering the tort system to address incentives for fraud and lower systemic costs from legal expenses, adjust regulations to allow companies to innovate while still protecting consumers and holding companies accountable, support consumers more in managing claims (such as through a help desk), encourage more "pay as you go" options, revisit what is included in the mandatory product to improve choice, simplify the wording in consumer materials, provide more driver education to reduce accidents, simplify the shopping process, and identify regulatory barriers to innovation.

The panelists ended the weekend by splitting into small groups again and discussing issues and opportunities that FSRA should explore to enhance consumer choice and experience. Afterwards, the panel reconvened in plenary and each group shared some of their top ideas with the rest of the panel.

Following the conclusion of the weekend, the facilitation team circulated a summary of the principles and issues/opportunities discussions, highlighting where the panelists seemed to be aligned in their perspectives. Panelists were invited to provide comments on their work and add additional ideas and opportunities that were missed in the initial discussion.

Meeting 4: Friday, November 6

The fourth meeting of the panel kicked off with a recap of the first three meetings by the panel chair, Laurie Drake, followed by a presentation from Marlena Labieniec, Director of Innovation - Policy for FSRA. Labieniec explained that as a regulator, FSRA has a role to play in both regulating new innovations while also creating enough space for companies to be able to try and test new things that could benefit consumers. She noted that Ontario is lagging behind other jurisdictions when it comes to digital transformations like robo-advising, digital claims processing, and online comparison services. New insurance plans that use AI and data (like telematics) to personalize coverage are growing in popularity in other places. These new models can provide many benefits, like reduced cost and risk, new products and business models, and improved customer service. There are also tradeoffs to consider around the implications of new innovations on privacy, access, and affordability. The impact of the disruptions brought about by innovation and possible consequences of lower regulatory burdens should also be considered.

Following the presentation, panelists reconvened in the same groups as on October 18, and continued their discussions about issues and opportunities. The facilitation team reorganized each group's issues and opportunities from the previous weekend into worksheets that sorted the ideas into five themes: Confidence in the System, Innovation, Care, Rates, and Information. During this activity, groups reviewed their previous work by theme, clarified pre-existing ideas and added new ones, and began to draft desired outcomes associated with each opportunity. As much as time permitted, groups also expanded on the issues associated with each thematic area. In plenary, groups shared one idea or opportunity from each of their theme areas.

Meeting 5: Saturday, November 7

Panelists met for six hours during their fifth meeting. In the morning, the panelists had one final presentation from Bruce Green, this time about the experience of purchasing auto insurance and associated issues for consumers. Green first reminded the panel that research shows that very few people shop around for insurance; most people just continue to renew with the same provider. He then explained that people purchase insurance in Ontario through one of three ways (a direct writer, a captive agent, or a broker), and presented the rights that consumers have when purchasing insurance.

Green then introduced the idea of the "Take All Comers" policy, which is a rule that insurers must accept an application from any consumer that meets their approved rules, must offer the consumer the lowest rate available, and must offer to renew insurance if the consumer continues to meet the rules. Because insurance is mandatory, it is important that all consumers be able to purchase it. However, FSRA has been made aware that some insurers are making it difficult for consumers to purchase insurance, often by creating slow and frustrating processes that encourage the consumer to go to another company. FSRA is consulting with consumers and stakeholders to try to understand this issue better and how the "Take All Comers" system could be improved so consumers are treated more fairly.

Following this session, there was one final perspectives panel of stakeholders focused on technology and innovation in auto insurance. The speakers were Fernand Vartanian, General Counsel and Head of Business Development at Onlia, Kyle Nakatsuji, CEO and Co-founder of Clearcover, and Alex Morris, Partner at Deloitte and Leader at Doblin Canada. Tim Attia of Slice Labs was also scheduled to attend but sent regrets due to last-minute scheduling issues; instead he provided written responses to the panelists after the event. Speakers responded to three questions:

- What innovations would most benefit auto insurance consumers?
- In five years from now, what would you like the auto insurance sector to look like for consumers?
- What regulatory solutions would you recommend FSRA consider making and why?

In terms of innovations, speakers suggested: digitization to help improve consumer experience and reduce operating costs for insurers, transparency in pricing, new models that use technology to more closely tie pricing to driving behaviour as opposed to other risk factors, and apps that reward safe driving behaviour. In five years, speakers wanted to see more touch points with consumers, more dynamic pricing models that allow people to control their premiums, insurance experiences that are quick and painless, more transparency, greater competition that allows people to shop around, and integration of technology across the entire insurance system. Lastly, in terms of regulatory solutions, speakers encouraged implementing regulation that is less prescriptive and more principles-based, finding ways to enable insurers to build solutions that allow cost-saving solutions like the use of AI to adjust claims, finding ways to enable new entrants to the market, generally enabling and promoting a customer-centric model of design, and thinking about how to usher in the “next generation” of innovation.

Following this final discussion, panelists began deliberating on their recommendations. Panelists split into five new groups based on thematic area and reviewed all of the ideas suggested by the other groups. They then were tasked with narrowing them down into 3-5 recommendations that they thought would most benefit Ontarians. For each recommendation, they also began to draft desired outcomes. Panelists worked for the rest of the day in small groups, coming back together in plenary midway through the afternoon to report on progress to date.

Following the meeting, the draft recommendations were tidied by the facilitation team and circulated for further comments and clarifications.

Ask-Us-Anything Session: Wednesday, November 11 (Optional)

An optional two-hour session was added to the program to provide participants with the opportunity to ask any outstanding questions and support the group’s deliberation. Participants who were not able to attend the session sent their questions ahead of time and the facilitation also collated outstanding questions from the previous weekend’s sessions.

About a third of the panel attended the session along with Tim Bzowey, Stuart Wilkinson, Ann MacKenzie, Bruce Green, and Taryn Pimento from the FSRA team. Over 25 questions were answered

and the responses were shared with those who could not attend.

Meeting 6: Saturday, November 14

The panel met for four hours in their final meeting to complete the process of drafting recommendations. They worked in their small thematic groups to refine their recommendations, and also began to draft introductions to their sections that outlined the issues and desired outcomes for that thematic area. A few panelists formed two new groups: one to draft an introductory section about the panel, and one to refine and finalize the guiding principles. After an hour of work, panelists reconvened in plenary to get comments and suggestions on their work from other groups. They then went back into their groups to implement the changes.

At noon, staff from FSRA including the CEO, Mark White, joined the Zoom call to listen to the panelists read their report.

Following the report reading, White and Bzowey asked a few follow-up questions, thanked the panel for their work, and informed panelists that their recommendations would continue to inform FSRA's strategies going forward. Drake closed the panel by informing the panelists about how the editing process would work and thanking everyone for their time and their contributions.

List of Panel Speakers

TOPIC	PRESENTER	
Welcome	Mark White	Chief Executive Officer, FSRA
Auto Insurance: The Product and the Marketplace	Tim Bzowey	Executive Vice President, Auto/Insurance Products, FSRA
Who's Who in Auto Insurance	Stuart Wilkinson	Director, Auto/P&C Policy, FSRA
Rates 101 and Purchasing Auto Insurance: Take All Comers	Bruce Green	Director, Rates Operations, FSRA
Perspectives Panel: Auto Insurance System	Ryan Stein	Executive Director, Auto Insurance Policy and Innovation, Insurance Bureau of Canada
	Karin Ots	Senior Vice-President, Regulatory and Government Relations, Aviva
	David Neill	Personal Injury Lawyer (formerly with Thomson Rogers)
	Dr. Nizar Mahomed	Chief, Orthopaedic Division, Toronto Western Hospital, and Director, UHN Arthritis Program, University Health Network
Consumer Choice and Experience and Understanding Policy Documents	Taryn Pimento	Director, Consumer Office - Policy, FSRA
Perspectives Panel: Consumer Experiences	Bryan Yetman	President, Durham Group
	Rhona DesRoches	Chair, FAIR (Association of Victims for Accident Insurance Reform)
	Steve Leal	CEO, Fix Auto
	Rhonda English	Chief Marketing Officer, CAA Club Group
Technology and Auto Insurance	Marlena Labieniec	Director, Innovation - Policy, FSRA

TOPIC	PRESENTER	
Perspectives Panel: Technology & Innovation in Auto Insurance	Kyle Nakatsuji	CEO & Co-founder of Clearcover
	Alex Morris	Partner, Deloitte and Leader, Doblin Canada
	Fernand Vartanian	General Counsel & Head of Business Development, Onlia
	Tim Attia (submitted written comments)	CEO, Slice Labs

The Chair and Facilitation Team

The panel was chaired by Laurie Drake, Director of Research and Learning at MASS LBP, which is internationally recognized for its work in leading deliberative policy processes. The Chair developed the panel program and process and led the facilitation team. The facilitation team, also from MASS LBP, consisted of eight people who supported the panel's deliberations and also provided technological assistance to members throughout the meetings.





