



*The following is an Insurance Bureau of Canada Letter to the Editor of the Globe and Mail in response to a recent series called [“Licensed to Bill.”](#) The Globe decided not to publish this letter.*

December 8, 2017

The Globe and Mail’s investigative series “Licensed to Bill” describes a systemic problem with how injury claims are settled in public and private auto insurance markets in Canada.

Insurers are eager for systemic change, which is why they welcome this week’s announcement in Ontario of a new Fair Auto Insurance Plan. The new plan promises to tackle entrenched problems like “duelling assessments,” along with many other problems that must be fixed to lower the cost of auto insurance for consumers. The Globe’s series echoes the findings of the recent report by David Marshall, Ontario’s adviser on auto insurance, who is also highly critical of that province’s current system, which requires lawyers and insurers for collision victims to each gather their own medical information.

Marshall’s description of the problem as “dueling assessments” captures how the current system in Ontario is costly and time-consuming for everyone. Marshall further observes that the current system does not benefit consumers and undermines public confidence in the objectivity of the claims processes.

These issues exist in every province in Canada. And consensus is that every province in Canada would benefit from significant reform. It’s why Canada’s private insurance industry supports the findings of the Marshall report and the conclusions drawn by the Globe series.

Ontario’s new plan has the potential to reduce friction between parties and help injured drivers recover faster by providing measureable medical rehabilitation services in a timely and effective manner. All Ontarians will benefit from a streamlined and less expensive system that also maintains the current level of benefits. Ontario’s Fair Insurance Plan could serve as a model for auto insurance systems across the country.

Ontario’s property and casualty insurers pledge to continue to partner with the government and other stakeholders to make the auto insurance system better for all Ontarians.

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