Today's News - Tuesday, December 5, 2017

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Date: Tue, 05 Dec 2017 14:09:56 -0500

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Ontario is taking action to make auto insurance more affordable for the province's nearly 10 million drivers by introducing the Fair Auto Insurance Plan. The plan includes significant reforms that will address fraud in the system, put victims first by providing better access to care for those injured in auto collisions and strengthen consumer protection. Charles Sousa, Minister of Finance, along with Yasir Naqvi, Attorney General made the announcement today in Toronto. The plan is based on recommendations made by David Marshall, Ontario's advisor on auto insurance. In a report released in April 2017, he urged transformative changes aimed at improving the care received by people hurt in collisions, reducing disputes around diagnosis and treatment — and promoting innovation, competition and other steps to improve consumer protection. With the Fair Auto Insurance Plan, the government is moving forward with significant structural reforms to address issues identified by Mr. Marshall, and an ongoing implementation strategy. Highlights of the plan include:

- Implementing standard treatment plans for common collision injuries such as sprains, strains and whiplash to help people receive the treatment they need after an accident, changing the emphasis from cash payouts to ensuring appropriate care for victims
- Reducing diagnosis and treatment disputes between insurance companies and people injured in collisions by instituting independent examination centres to assess more serious auto collision injuries
- Cracking down on fraud by launching the province's first Serious Fraud Office by spring 2018. The office will use an integrated and dedicated approach to combat serious fraud, with a focus on auto insurance fraud, which has been identified as one of the factors contributing to higher premiums
- Directing the Financial Services Commission of Ontario (FSCO) to immediately review risk factors used by insurers to calculate premiums with the goal of ensuring drivers in certain parts of the province are not subject to unfairly high rates
- Ensuring that lawyers' contingency fees are fair, reasonable and more transparent

The province will establish a panel to guide the enactment of reforms contained in the Fair Auto Insurance Plan.

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Also Today:

- Today, Ontario passed legislation to improve the efficiency and competitiveness of the construction sector. The Construction Lien Amendment Act, 2017 includes new prompt payment rules to ensure Ontario construction businesses and workers get paid on time for the work they do. The changes will also modernize the lien and holdback process, help protect creditors and set out a new adjudication process to resolve payment disputes faster. Key changes include:
  - Providing more time for contractors and subcontractors to resolve their disputes outside of court by extending timelines to file liens and start court actions from 90 days to 150 days
  - Ensuring contractors and subcontractors know when to expect full payment by requiring holdback funds to be paid as soon as the deadline to file liens passes
  - Protecting subcontractors and workers if the general contractor files for bankruptcy by

requiring surety bonding on public sector projects above a certain amount
- Allowing condominium unit owners to remove liens from their unit in relation to common elements (e.g., corridors, lobbies, etc.)
- Referring construction lien claims under $25,000 to small claims court.

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Our government's plan to build a stronger, healthier Ontario includes **historic new investments in health care**, including free **medications for everyone 24 and under through OHIP+: Children and Youth Pharmacare**, providing free **tuition to over 210,000 students** and on-the-job learning opportunities to help land a great job, helping 100,000 kids access quality, licensed child care and making it more affordable for families, making everyday life more affordable by **reducing electricity costs by 25 per cent** on average through our Fair Hydro Plan, and taking action to **make housing more affordable** for homebuyers and renters through our Fair Housing Plan.