

RE: Townhall Q&A pt. 2

From: "Ernesaks, Andrea (OPO)" <andrea.ernesaks3@ontario.ca>
To: "Tomney, Genevieve (OPO)" <genevieve.tomney@ontario.ca>
Cc: "Killorn, Bill (OPO)" <bill.killorn@ontario.ca>, "Forgione, Andrew (OPO)" <andrew.forgione@ontario.ca>
Date: Fri, 17 Nov 2017 16:10:05 -0500

[Here you go:](#)

Q. You're government has told Ontarians over and over again that you would be dropping auto insurance rates across the board, yet I still have not seen a reduction on my bills. What are you doing to keep your promise to reduce auto insurance rates?

We're committed to making life more affordable and we remain dedicated to finding ways to lower auto insurance rates. Since 2015, we have:

- o Required insurers to offer discounts for the use of winter tires
- o Created a new dispute resolution system to help Ontario claimants get faster access to the benefits they need
- o Prohibited premium increases on minor at-fault accidents
- o Lowered the maximum interest rate charged on monthly premium payments

While we have taken a number of measures to reduce rates, we recognize that there is more work to be done. That's why we appointed David Marshall to undertake a report on this issue. His recommendations call for a transformation of Ontario's auto insurance system and he has identified ways of improving health outcomes for victims. He also outlined how different players can take advantage of the system, ultimately hurting everyone and driving rates up.

We're currently reviewing the feedback we received from our consultations and we are committed to continuing to take action to lower rates for Ontarians.

Q. I see your government touting your Fair Hydro Plan all the time in the news, but I don't believe that everyone is seeing a reduction on their hydro bills. I live in Toronto and my decrease – if any – has been so minimal that it isn't making an impact on my bottom line. Why are people in Toronto not seeing a decrease in the costs of their electricity bills?

We want an Ontario with an even playing field, one that gives everyone the chance to follow their dreams and be successful. Our Fair Hydro Plan provides immediate relief for families in the short-term by reducing electricity bills by 25% on average for all Ontarians – and up to 40-50% if you're rural or low-income.

It then holds rates to inflation for the following 4 years, managing affordability in the medium-term. Our 2017 Long-Term Energy Plan shows Ontario families and businesses a snapshot of our future energy system, including supply, demand, and affordability, over the longer term. The LTEP takes additional costs out of the system, and addresses affordability beyond the short and medium term. It also confirms that rates are forecast to remain below the level projected in the 2013 LTEP.

We recently announced a new Regulated Price Plan pilot in certain communities to give Ontarians more choice and flexibility. We're expanding the Ontario Electricity Support Program, targeting help for those low-income Ontarians who need it most and we're creating a \$200M Affordability Fund to help Ontarians who are not eligible for the Ontario Electricity Support Program. We are taking very real action on this front to address hydro costs and make life fairer for Ontarians across the province.

From: Tomney, Genevieve (OPO)
Sent: November 17, 2017 3:20 PM
To: Ernesaks, Andrea (OPO)
Cc: Killorn, Bill (OPO); Forgione, Andrew (OPO)
Subject: RE: Townhall Q&A pt. 2

Thanks, Andrea. I think we need a Q on Auto Insurance and also an answer to why people in Toronto may not have seen a reduction in hydro bills?

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From: Ernesaks, Andrea (OPO)
Sent: November 17, 2017 2:55 PM
To: Tomney, Genevieve (OPO)
Cc: Killorn, Bill (OPO); Forgione, Andrew (OPO)
Subject: Townhall Q&A pt. 2

Hey Gen –

Attached is part two of our Q&A which reflects the questions Mary wanted added into the doc.

Let us know if you have any others that need to be added.

Talk to you soon -
Andrea