



## Service Providers Frequently Asked Questions



FAQs

Licensing Guide

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### Consumers

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#### **Who is this licensing system protecting?**

Licensing protects all of Ontario's drivers by preventing fraudulent behaviour and detecting and removing fraudulent operators from the auto insurance system.

#### **How does licensing lower automobile insurance rates?**

Licensing will confirm the integrity and competence of service providers' billing and business practices, create greater transparency in ownership and costs, and introduce sanctions for fraudulent behaviour, thereby decreasing the incidence of fraudulent and inaccurate billing of insurers.

#### **How will I know if the service provider that is treating me for my auto collision injuries is licensed?**

First, ask the business if it is licensed. To further confirm, check FSCO's public registry that displays information regarding current and former holders of service provider licences. This registry will be available on FSCO's website when licensing comes into effect. For a detailed description of what information is included on this registry, please see [O. Reg. 350/13](#) .

## What information and documents can I, as a Statutory Accident Benefits claimant, request from my service provider?

A licensed service provider must give the following information and documents, on request, to a claimant who has been the subject of an assessment or examination by the service provider, or in respect of whom the service provider has provided a report, form, plan, good or service, if payment for a listed expense has been or may be requested from an insurer:

1. Full details of all assessments and examinations performed or provided and full details of all reports, forms, plans, goods or services provided or delivered by or on behalf of the service provider to or for the benefit of the claimant.
2. Full particulars and copies of every invoice for a listed expense and every other document giving rise to a claim for payment of a listed expense, that relate to the claimant and that the service provider submitted to an insurer.

The service provider must give the claimant the information within ten (10) business days after the day the claimant requests the information. A service provider is not required to give a claimant information or documents that relate to an examination of the claimant conducted by or on behalf of the service provider if the examination was required by an insurer under section 44 of the Statutory Accident Benefits Schedule, i.e., an insurer examination.

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