



The Injury Advocates are calling for changes that align with the needs of all Ontarians, advocating for a fair and affordable auto insurance product that provides adequate liability protection and supports individuals who suffer injuries in accidents. Our key priorities for reform are as follows:

1. INCREASING THIRD PARTY INSURANCE LIMITS FROM REQUIREMENTS SET IN 1980:

To protect consumers and policyholders, third party insurance must be adequate. Otherwise consumers are personally exposed if they cause an injury because an insurer will only pay for the costs of the injured person's needs up to the policy limits. The additional costs must be paid personally by the at fault driver and owner. Without adequate third party limits, all Ontarians foot the bill for these needs by having to pay for OHIP services accident victims must access when there is no support from insurance. Seriously injured persons who are unable to work or require care have expenses and losses which total in the multiples of millions of dollars.

In Ontario, the minimum limits are only \$200,000. This limit was set in 1980 and has not been updated since. This results in many accidents occurring with grossly inadequate insurance protection for the at fault driver leaving their assets personally exposed, all because of the government's inaction in the last 44 years to adjust the minimum limits to keep pace with the costs.

To protect drivers, victims and all Ontarians from footing the bill for cost over-runs in recovery expenses which end up being paid by OHIP and us all, the government must increase the minimum limits to \$2,000,000. The cost to increase the limit on a policy that covers all family members is on average \$6.00 per month, with many insurers costing less than this.

For comparison, a medical expense which cost \$1 in 1980 would cost \$7.34 today. In view of the over 7 times increase in expenses. The limits for medical rehabilitation and attendant care claims are no longer the \$2,000,000 it once was. Severely injured victims end up costing all Ontarians money because the limit is now only \$1,000,000. It is high time for the government to return the catastrophic limits to \$2,000,000. Again, the cost to do this is very modest, for a family of 6 for example with 6 vehicles, the cost in total is only \$40 per year or \$3 per month.

2. THE GOVERNMENT MUST KEEP ITS PROMISE OF RETURNING THE LIMITS FOR CATASTROPHICALLY INJURED VICTIMS' NEEDS TO \$2,000,000:

In Ontario's 2019 Budget, the Ministry of Finance promised to reinstate the limit for treatment and care for those with catastrophic injuries to \$2,000,000 to support their recovery and so OHIP isn't forced to subsidize the costs which auto insurers should pay. In the Ministry of Finance August 8, 2019 Consultation paper, the government noted:

“3.1. What is the proposed \$2 million default benefit limit? The government is proposing to amend a regulation that would, by default, provide every policyholder (and other insured persons under the policy) with a \$2 million benefit limit for medical, rehabilitation and attendant care benefits, if catastrophically injured in an auto accident. To ensure drivers have choice, consumers would be permitted to reduce their catastrophic coverage below the default limit to a minimum of \$1 million.

Catastrophically injured people without access to the costs of their care and rehabilitation are left with the need to turn to OHIP services, increasing taxes for all Ontarians. Ontarians pay insurers premiums to fund their needs when they suffer severe injury. It's not fair they should do without or that we Ontarians should be asked to foot the bill when insurance funds fall short.

3. ATTENDANT CARE RATES OF PAY ARE OUT OF DATE, PAYING PROVIDERS RATES FROM THE '80'S AND 90'S AND SOME INSURERS ARE ONLY PAYING PART OF WHAT IS OWED:

Injury Advocates supports changes to rates payable to help pay for care for accident victims, treatment providers and attendant care providers by updating decade old rates and providing fair pay for their services. Insurers are only paying for the hours at 3 decade old rates. Severely injured victims are left without attendant care because there are no providers who will work for the decades' old rates payable under the Form 1. Please see details of our views below and on our website.

4. PROFESSIONAL SERVICE GUIDELINES ARE OUT OF DATE AND NEED TO BE REPLACED BY PAYMENT FOR PROFESSIONAL SERVICES AT MARKET RATES:

Professional service fee guidelines have not been updated. In fact they are below what they were in 1996. Accident victims are being deprived treatment from health care professionals. There must be substantial increases in PSG rates and the MIG cap.

In conclusion, the changes outlined by *The Injury Advocates* are crucial to ensuring that Ontario's auto insurance system provides fair and adequate protection for everyone involved. By updating third-party insurance limits, restoring catastrophic injury coverage, and addressing outdated payment structures for care providers, we can better support accident victims and reduce the burden on public services like OHIP. It is time for the government to fulfill its promises and modernize the system to reflect the current realities of medical costs and care needs. These reforms will benefit not only the individuals directly affected but also the wider community, ensuring that the insurance system works as it should—for all Ontarians.