

# Public hearings to be held to find alternate automobile insurance

The Ontario government has announced it is requesting the Ontario Automobile Insurance Board to hold public hearings related to alternate systems of automobile insurance -- a threshold no-fault system and a second involving a choice between fault and no-fault, Murray Elston, the Minister of Financial Institutions, has announced in the legislature.

The first of the two new systems under consideration is a "threshold" no-fault plan which would give accident victims the benefits of income replacement and medical rehabilitation, with death benefits to dependents in the case of fatalities, without the need for litigation.

In addition, in cases of serious injury, often called the threshold, victims would be able to sue for pain and suffering.

The second alternative would give drivers a choice between forms of no-fault insurance and a form of fault-based insurance similar to that now in effect in Ontario.

Drivers could choose a less costly no-fault policy offering compensation for economic loss but without the right to receive compensation for pain and suffering. On the other hand, a driver could choose a fault policy, having existing no-fault benefits with the right to further recovery through litigation for both economic loss and pain and suffering, provided the policyholder is not at fault.

The minister said that he will request the Ontario Automobile Insurance Board to hold public hearings on certain issues relating

to the two specific systems. These issues include potential savings to consumers under the two systems, administrative concerns, and the anticipated levels of recovery of benefits by accident victims.

The Board is to report back to the minister by this summer.

Pain and suffering claims now account for 45 per cent of all bodily injury claims, and elimination of litigation in cases not involving serious injury should reduce insurance costs overall, even with no-fault compensation to injured parties.

The cost of car insurance is influenced by the number of accidents and benefits to the injured. The number of claims is rising dramatically, and the per-claim cost is rising at twice the rate of inflation. The volume of traffic continues to mount as a result of Ontario's economic and population growth. The consequence is more accident and injury claims and more costly settlements.

The minister said, "The efficient and economic delivery of automobile insurance is an important social and economic priority of the government. We are committed to moderating the cost of insurance premiums, increasing efficiencies within the insurance industry, and providing fairer treatment for all drivers in Ontario."

Elston said the government would be announcing shortly additional measures designed to strengthen consumer protection, increase driver education and improve highway safety.



The grade three class from St. Martin's school in Terrace Bay visited patients at McCausland Hospital on Valentines Day. They sang songs, presented patients with Valentine cards, and then enjoyed cookies and apple juice, while the patients had some cake and tea.  
Photo by Dave Chmara

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North Shore Industrial Training Committee  
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Mr. Michael Murchinson, Maintenance Manager  
Thunder Bay District Housing Authority  
1111 E. Victoria Avenue  
Thunder Bay, Ontario  
P7C 1B7

on or before Friday, March 10, 1989

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