

# Introduction of the Ending Discrimination in Automobile Insurance Act

by Sylvia Jones

Our Government has introduced legislation that improves car afford ability; by eliminating the cap-and-trade program, canceling the Drive Clean program, and introducing a moratorium on drivers' licenses renewal fees.

We want to add to these changes by eliminating auto insurance rate discrimination that is based on where you live and not your driving record.

My colleague, Milton MPP Parm Gill, recently introduced the Bill 42 Ending Discrimination in Automobile Insurance Act, 2018. This Private Members Bill when passed, would stop auto insurance companies from using area codes and postal codes to calculate the risk level of drivers in a geographic area, effectively lowering auto insurance premiums in the province.

Ontario auto insurance rates are among the highest in Canada despite having some of the lowest rates of accidents and fatalities.

Drivers in Dufferin-Caledon who have had a postal code change know all too well that postal codes impact auto insurance rates. I heard from many Dufferin-Caledon drivers who were frustrated that their auto insurance rates increased with no other reason than Canada Post changing their mailing address. After contacting the Financial Services Commission of Ontario (FSCO), to discuss my concerns and the complaints from Dufferin-Caledon resident's who were impacted, the FSCO agreed to issue an order to insurance companies to not increase driver's premiums based solely on postal code changes. The changes that were occurring in Dufferin-Caledon was an obvious example of how postal codes influence insurance rates.

Drivers should have auto insurance rates that reflect their individual driving risk. This Bill, when passed, will improve the fairness of auto insurance rates across Ontario. Drivers should not have to pay higher auto insurance rates based on their geographic location.

We understand that good drivers, regardless of where they live, should pay the same auto insurance rate as a good driver anywhere in Ontario.

Our government wants to improve the fairness of auto insurance rates across Ontario. This Private Members Bill will improve the fairness for consumers.

We understand that Ontarians work hard for their incomes and they deserve lower auto insurance rates. Drivers want higher affordability and fairer auto insurance premiums.

I was pleased to see Bill 42 introduced because, when passed, drivers will no longer face discrimination based on where they live. If you'd like to share your support of this bill with me, please contact my constituency office at 1-800-265-1603 or email [sylvia.joneco@pc.ola.org](mailto:sylvia.joneco@pc.ola.org)

## **Making Ontario Open for Business Act will help job creation**

MPP Sylvia Jones shared details on how the Ontario PC Government is acting to help create and protect jobs in Ontario by reducing the regulatory burden on Ontario businesses and workers. The Making Ontario Open for Business Act, if passed by Ontario's Legislature, will enable more Ontario employers to boost job creation and investment by cutting unnecessary regulations that are inefficient, inflexible and out of date, while maintaining standards to keep Ontarians safe and healthy. ?Businesses have consistently told us the Liberals created a regulatory burden that chased businesses and jobs out of Ontario. We can't afford to ignore this problem any longer? said Dufferin-Caledon MPP Sylvia Jones. ?This legislation is great for job creators, and great for any person looking to find work in Ontario. By reducing the red-tape burden we are once again making Ontario one of the best places in the world to invest, and create jobs. Our government firmly believes that anybody who is prepared to work hard deserves a shot at a better job.? The Making Ontario Open for Business Act will, if passed by Ontario's Legislature, replace the Liberals' ideological minimum wage scheme with one that remains at \$14 per hour until 2020, at which point it will rise with inflation. The Act will also replace the Liberals' disastrous Personal Emergency Leave rules and instead ensure workers will be able to take up to three days for personal illness, two for bereavement and three for family responsibilities while maintaining leave provisions for victims of domestic or sexual violence. The Act will also open up jobs for Ontarians interested in the skilled trades by reducing journeyman-to-apprenticeship ratios at one-to-one and winding down the complex, job killing bureaucracy at the Ontario College of Trades. ?At the heart of our plan is the conviction that Ontario can once again be a great place to invest, grow and create jobs. Businesses have already begun to take note with Amazon's expansion into our riding as just one example,? said MPP Sylvia Jones ?We're cutting red tape, creating new jobs and telling the world, loud and clear that Ontario is open for business.?