

Ontario drivers may now display proof of auto insurance electronically

The Ontario Government is giving drivers more choice and convenience when it comes to their proof of auto insurance.

Ontario is enabling drivers to carry electronic proof of auto insurance on their mobile device, including their smart phones, as part of the Putting Drivers First blueprint announced in the 2019 Budget.

Policyholders now have the option of displaying their proof of insurance electronically, in addition to the paper pink card. Now drivers can access their insurance card in the way that best suits their needs.

Our government has committed to making life easier for Ontario people, said Finance Minister Rod Phillips. That is why this government is making auto insurance more convenient by giving drivers the option of showing their proof of auto insurance electronically, so that drivers can access their insurance card in the way that best suits their needs.

Today's announcement is good for drivers. It's another great step forward towards reducing red tape to achieve our government's goal of making Ontario work smarter for business and better for people, said Small Business and Red Tape Reduction Minister Prabmeet Sarkaria.

The government will work with the new, independent financial services regulator, the Financial Services Regulatory Authority of Ontario (FSRA), to modernize auto insurance in the province.

Ontario's auto insurers welcome the government's decision to allow electronic proof of insurance for Ontario drivers. In all other sectors that consumers interact with from banking to retail to cell phone providers consumers are offered a choice and we are pleased to now be able to offer consumers that same choice. This marks another step in making insurance easier for Ontarians and we look forward to working with this government to bring more choice and innovation to the market, said the Insurance Bureau of Canada.

Drivers must have proof of insurance at all times and must show it to police when asked. The paper pink card will still be available in addition to electronic proof of insurance.

To ensure a smooth transition, insurers must continue to issue the pink card proof of insurance for one year, in addition to the electronic option if selected.

The Putting Drivers First blueprint was shaped by the feedback from 51,000 online responses through public consultations conducted earlier this year.

Drivers are also responsible for ensuring their mobile device can properly display the proof of auto insurance, regardless of poor signal, drained batteries or damaged screens.

FSRA started regulating auto insurance on June 8, 2019, replacing the Financial Services Commission of Ontario (FSCO).