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**Journal  
des débats  
(Hansard)**

**Monday 17 March 2014**

**Lundi 17 mars 2014**

Speaker  
Honourable Dave Levac

Clerk  
Deborah Deller

Président  
L'honorable Dave Levac

Greffière  
Deborah Deller

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## LEGISLATIVE ASSEMBLY OF ONTARIO

Monday 17 March 2014

## ASSEMBLÉE LÉGISLATIVE DE L'ONTARIO

Lundi 17 mars 2014

*The House met at 1030.*

**The Speaker (Hon. Dave Levac):** Good morning. Please join me in prayer.

*Prayers.*

### INTRODUCTION OF VISITORS

**Mr. Garfield Dunlop:** I'd like to introduce to you today Miss Brianne Spiker, who is a journalism student at Ryerson University. She's from Midland and she's joining us at Queen's Park here today. Thank you. Welcome.

**Mr. Frank Klees:** I want to extend a special welcome to His Worship Mayor Geoff Dawe and his wife, Henny Dawe, to the Legislature. He's here to observe how well you conduct the business of this Legislature. He's had a tour of the place. I will have the privilege of having lunch with him to discuss the important matters of business in the town of Aurora.

**Ms. Catherine Fife:** It's my pleasure to welcome Tim Chapman, a former theatre administrator from the Tarragon Theatre in the city of Toronto. Welcome. It's his first time at Queen's Park.

**Mr. Bill Walker:** It's my privilege and pleasure to introduce Calvin Devries, one of our pages from Bruce-Grey-Owen Sound.

**Hon. Reza Moridi:** It's my pleasure to welcome members from the Anatolian Heritage Federation to the House: Ahmet Tamirci, Saadettin Ozcan, Fatih Yegul and Anar Mehraliyev. They're having an event in committee rooms 228 and 230. I invite every member of the House to attend this event.

**Mr. Todd Smith:** It's a pleasure to introduce a large contingent of our Tamil Canadian community, but in the spirit of being expeditious—we do want to get on with question period—I'll introduce just three of them, as they've brought their friends: Shan Thayaparan, Ken Kirupa and Nita Kang. Welcome, all, to Queen's Park.

**Hon. Deborah Matthews:** I am delighted to welcome today members of the Association of Family Health Teams of Ontario. Angie Heydon is here and Keri Selkirk, who is not only the president of the association, but she's ED of the Thames Valley Family Health Team. Welcome.

**Hon. Charles Sousa:** It gives me great pleasure introducing members of the HOOPP executive attending question period today. Two of them are here from the Healthcare of Ontario Pension Plan: There's Jim Keohane, the president and CEO, and Victoria Hubbell,

who's the senior vice-president of strategy and stakeholder relations.

I may add that this afternoon, HOOPP is hosting a symposium on pension security. The event begins at 3 o'clock in the MaRS Discovery District auditorium. All MPPs are invited to attend the event as well as the reception, which will begin at 5 o'clock.

Thank you, Mr. Speaker, and welcome to Queen's Park.

### CANADIAN MISSION IN AFGHANISTAN

**The Speaker (Hon. Dave Levac):** The government House leader, on a point of order.

**Hon. John Milloy:** Mr. Speaker, I believe you will find that we have unanimous consent that a representative from each caucus make a brief statement marking the end of the Canadian mission in Afghanistan.

**The Speaker (Hon. Dave Levac):** The government House leader is seeking unanimous consent to make a statement on the completion of the Afghan mission. Do we agree? Agreed.

**Hon. Kathleen O. Wynne:** Speaker, last week all three parties asked that the Canadian flag at the Ontario Legislature be lowered to half-mast to mark the end of the Canadian mission in Afghanistan. We did this to recognize the service of the men and women of the Canadian Armed Forces who served in Afghanistan and to honour those who have lost their lives serving our country.

We are fortunate to live in a province and a country where we are able to express ourselves freely and where we are able to debate our political differences peacefully. These are the values our servicemen and servicewomen brought to their mission in Afghanistan. As Premier, and along with all MPPs in this Legislature, we pay tribute and honour those serving our country, and demonstrate our gratitude to these great men and women.

I would like to move unanimous consent that following remarks from all three parties, we observe a moment of silence for the Canadian men and women who have fallen as part of that mission.

**The Speaker (Hon. Dave Levac):** The Premier is seeking unanimous consent to observe a moment's silence after the dedication from the other two parties. Do we agree? Agreed.

Further comments.

**Mr. Tim Hudak:** I'm pleased to join my colleague Premier Wynne and the leader of the third party, Ms.

Horwath, in bringing remarks on the end of Canada's mission in Afghanistan.

The end of the mission in Afghanistan last week also marked the end of the longest war fought by the brave men and women in our Canadian Armed Forces. That longest war in our history was not without human cost. The war cost the lives of 158 soldiers, one diplomat, one journalist, two civilian contractors and, of course, beyond that, the uncountable injuries of both body and mind of those who did come home safely and of their families.

But much was won in Afghanistan in the fight against global terrorism and in the defence of freedom. One thing I noticed is that Canadians were often very modest about our accomplishments on the world stage, much more so than our neighbours to the south. I know all of us in our own ridings and across the province would find it immensely stirring during parades when the men and women of the Canadian Armed Forces would march by, how the crowds would stand and cheer and salute and send out their thanks. Canadians are immensely proud of our brave men and women in the military and their families.

**1040**

I say with full assurance, and I know Canadians would agree, that despite our modesty as Canadians, there is nothing more fearsome to the enemy or comforting to the vanquished than the sight of a Canadian soldier in uniform—skilled, determined, incredibly courageous, and heroes all.

Speaker, I've yet to meet a Canadian soldier who has not defended Canada, answering the call post-9/11, who fights for freedom and safety for family and neighbours back at home. They're proud of what they've done. They also talk about the life-changing experiences that they had by helping to rebuild Afghanistan, by helping to spread what we take for granted in freedom, by building schools and communities, communities that were once schools and places of worship destroyed by the Taliban. As the father of a daughter—and I guess I'll say this, Speaker, of another little one to come—it made me immensely proud and it stirred my heart to see Afghani girls who can go to school safely.

When you're half a world away from the place you call home, when every day is a danger, it's quite an understatement to say that life can be tough, but it can also be incredibly elevating. Bringing hope to the hopeless is no easy task, but it is a task incredibly well done by the men and women of our armed forces.

As leader of the Ontario PCs and as a husband and a father who watched the many repatriations along the Highway of Heroes, I can only salute a job well done by each and every member of our Canadian Armed Forces. Our role now is to ensure those incredible sacrifices and works of valour are never forgotten.

**Ms. Andrea Horwath:** New Democrats stand together with the other members of the Legislature in honouring the immense sacrifices made by our men and women in uniform.

Spanning more than 12 years, the Canadian mission in Afghanistan cost the lives, as the Leader of the Opposition mentioned, of 158 soldiers, one diplomat, one journalist and two civilian contractors. Their friends and families have lost their loved ones forever. So we honour the memory of so many who lost their lives during the mission and so many others who continue to go on without them.

We need to be there for the veterans who have returned and are returning home. Veterans and their families need support: Post-traumatic stress can have a devastating toll on soldiers and their loved ones. So as we stand in this Legislature today and mark the sacrifice, mark the commitment and mark the duty that sent so many soldiers over to Afghanistan, let us not forget that we have a duty to them as well, those who have returned, to make sure that they're able to cope with some of the things that they experienced, witnessed and lived through in the horrors of that war.

The transition back to life at home can be difficult, and we need to ensure that people who served bravely get the support that they need at home. There shouldn't be any hesitation when it comes to not only helping the people who have returned, but also their loved ones and the families of our heroes.

The road toward lasting peace in Afghanistan is still a long one. The Canadian government must also redouble its efforts on development and diplomatic efforts to ensure that Canada can leave a true legacy that's lasting—of greater peace and of prosperity and freedom for all Afghans. I'm glad that the Leader of the Opposition mentioned the issue of education particularly. That is something New Democrats have always been supportive of, and I think Liberals and Conservatives as well.

The bottom line is, there are many positive things that Canadians contributed in Afghanistan, and one of the things that we want to ensure is that those contributions have a lasting legacy and we're able to see an Afghanistan that is truly supportive of all her people.

**The Speaker (Hon. Dave Levac):** I would now ask that all members of the Legislature and those visiting please stand to observe a moment of silence, to honour those men and women who have completed their tours in Afghanistan, and those who have lost their lives, and their families.

*The House observed a moment's silence.*

#### ORDER OF BUSINESS

**The Speaker (Hon. Dave Levac):** Point of order from the member from Prince Edward–Hastings.

**Mr. Todd Smith:** In the spirit of working together, I would seek unanimous consent to move a motion without notice regarding Bill 156, An Act to proclaim the month of January Tamil Heritage Month.

**The Speaker (Hon. Dave Levac):** The member from Prince Edward–Hastings is seeking unanimous consent to move a motion without notice. Do we agree? Agreed.

The member from Prince Edward–Hastings.

**Mr. Todd Smith:** I move that the order for second reading of Bill 156, An Act to proclaim the month of January Tamil Heritage Month be immediately called and that the question shall be put immediately without further debate or amendment.

Should Bill 156 receive second reading, the bill shall be ordered for third reading, and that the order shall immediately be called, and the question put without further debate or amendment.

**The Speaker (Hon. Dave Levac):** Do we agree? All in favour? Opposed? Carried.

*Motion agreed to.*

#### TAMIL HERITAGE MONTH ACT, 2014

##### LOI DE 2014 SUR LE MOIS DU PATRIMOINE TAMOUL

Mr. Smith moved second reading of the following bill:

Bill 156, An Act to proclaim the month of January Tamil Heritage Month / Projet de loi 156, Loi proclamant le mois de janvier Mois du patrimoine tamoul.

**The Speaker (Hon. Dave Levac):** Agreed? Carried.

*Second reading agreed to.*

#### TAMIL HERITAGE MONTH ACT, 2014

##### LOI DE 2014 SUR LE MOIS DU PATRIMOINE TAMOUL

Mr. Smith moved third reading of the following bill:

Bill 156, An Act to proclaim the month of January Tamil Heritage Month / Projet de loi 156, Loi proclamant le mois de janvier Mois du patrimoine tamoul.

**The Speaker (Hon. Dave Levac):** Agreed? Carried.

Be it resolved that the bill do now pass and be entitled as in the motion.

*Third reading agreed to.*

1050

#### ORDER OF BUSINESS

**The Speaker (Hon. Dave Levac):** The member from Mississauga East–Cooksville on a point of order.

**Ms. Dipika Damerla:** I would ask the House to grant me the same support that the member from Prince Edward–Hastings received moments ago on a similar proclamation bill, and therefore I seek unanimous consent to move a motion without notice regarding Bill 72, An Act to proclaim Pope John Paul II Day.

**The Speaker (Hon. Dave Levac):** The member from Mississauga East–Cooksville is seeking unanimous consent to put forward a motion without notice. Agreed? Agreed.

**Ms. Dipika Damerla:** Speaker, I move that the May 30, 2013, order of the House referring Bill 72, An Act to proclaim Pope John Paul II Day to the Standing Committee on Regulations and Private Bills be discharged and that the order for third reading of Bill 72 be

immediately called and the question put on the motion for third reading of the bill without debate or amendment.

**The Speaker (Hon. Dave Levac):** Agreed? Carried.

*Motion agreed to.*

#### POPE JOHN PAUL II DAY ACT, 2014

##### LOI DE 2014 SUR LE JOUR DU PAPE JEAN-PAUL II

Ms. Damerla moved third reading of the following bill:

Bill 72, An Act to proclaim Pope John Paul II Day / Projet de loi 72, Loi proclamant le Jour du Pape Jean-Paul II.

**The Speaker (Hon. Dave Levac):** Do we agree? Agreed.

Be it resolved that the bill do now pass and be entitled as in the motion.

*Third reading agreed to.*

#### ORDER OF BUSINESS

**The Speaker (Hon. Dave Levac):** The member from Scarborough–Agincourt on a point of order.

**Ms. Soo Wong:** In light of the member from Prince Edward–Hastings's success in passing his motion for his own bill and the spirit of co-operation that we see here today, I seek unanimous consent to move a motion without notice regarding Bill 53, An Act to proclaim Children and Youth in Care Day.

**The Speaker (Hon. Dave Levac):** The member from Scarborough–Agincourt is seeking unanimous consent to put forward a motion without notice. Do we agree? Agreed.

**Ms. Soo Wong:** I move that the May 9, 2013, order of the House referring Bill 53, An Act to proclaim Children and Youth in Care Day to the Standing Committee on General Government be discharged and that the order for third reading of Bill 53 be immediately called and the question put on the motion for third reading of the bill without debate or amendment.

**The Speaker (Hon. Dave Levac):** Do we agree? Agreed.

*Motion agreed to.*

#### CHILDREN AND YOUTH IN CARE DAY ACT, 2014

##### LOI DE 2014 SUR LE JOUR DES ENFANTS ET DES JEUNES PRIS EN CHARGE

Ms. Wong moved third reading of the following bill:

Bill 53, An Act to proclaim Children and Youth in Care Day / Projet de loi 53, Loi proclamant le Jour des enfants et des jeunes pris en charge.

**The Speaker (Hon. Dave Levac):** Do we agree? Agreed.

Be it resolved that the bill do now pass and be entitled as in the motion.

*Third reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member from Leeds–Grenville on a point of order.

**Mr. Steve Clark:** I'd like to move a motion without notice to reverse the closure of the Kemptville agricultural college and the Alfred agricultural college.

**The Speaker (Hon. Dave Levac):** The member from Leeds–Grenville is seeking unanimous consent to reverse the closure of the Kemptville college. Do we agree? I heard a no.

The member from Timmins–James Bay on a point of order.

**Mr. Gilles Bisson:** Mr. Speaker, in the mood that we're in today, I hope we can get unanimous consent to get into question period.

**The Speaker (Hon. Dave Levac):** It is now time for question period. The leader of Her Majesty's loyal opposition.

## ORAL QUESTIONS

### TAXATION

**Mr. Tim Hudak:** A very simple and straightforward question to the Premier: Premier, exactly which taxes do you plan to raise in the province of Ontario?

**Hon. Kathleen O. Wynne:** I thank the Leader of the Opposition for the question, and I just say to him that we are committed, as we have said for a number of months, to building transit and building transportation infrastructure in this province. We've been clear about that. We have stated that we will bring a plan forward in the budget, and we will do that. And we will do that in the fairest way possible. There will be a transparent fund. It will be clear which projects we are going to build. We recognize that in our urban centres and in the GTHA, transit is a burning issue, but we also recognize that in our rural and northern communities, roads and bridges and water systems—those pieces of infrastructure are critical. So we're going to continue to build infrastructure. We're going to continue to make investments in this province, and I hope that the leader opposite will join us.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Tim Hudak:** If the Premier is asking if we'll support increasing taxes on families and job creators in the province of Ontario—absolutely not. I mean, here's the difference: You believe taxes should go up in the province; I believe they should come down to encourage job creation and get us moving again.

Unfortunately, the Liberal record on taxes is a rather poor one, to say the least. Before elections, Dalton McGuinty, or I suspect now Premier Wynne, will say they're not going to increase taxes. And then you brought in the HST and you brought in the health tax. You

brought in an income tax increase. You brought in a business tax increase. And now we're getting very evasive answers on exactly which taxes you want to raise. Basically, you said you're going to increase income taxes again, but you said you're not going to tax the middle class; you're going to tax other income earners. So, Premier, maybe we can get some more clarity here and end the cat-and-mouse game. How do you exactly define “middle class” when it comes to income taxes in our province?

**Hon. Kathleen O. Wynne:** The Leader of the Opposition says that there's a difference between us, and there absolutely is a difference between us. There is a fundamental difference. The difference is that we are going to make and have been making and will continue to make investments in the people of this province.

**Ms. Sylvia Jones:** Tax them right out of the province.

**The Speaker (Hon. Dave Levac):** The member from Dufferin–Caledon, come to order.

**Hon. Kathleen O. Wynne:** We will continue to work with business in partnership, and we will continue to invest in infrastructure. What the Leader of the Opposition has put forward is what I would call a “non-plan,” but it is an initiative that would cut and slash across the board, that would slash services. I do not believe that that is what is needed in this province right now.

What we need is an aspirational plan, an understanding that investment in communities is what is necessary. That is what we will bring forward in our budget.

**The Speaker (Hon. Dave Levac):** Final supplementary.

**Mr. Tim Hudak:** But the problem, Premier, with your aspirational plan is your only aspiration is to increase taxes and put us deeper into debt. I think that got us into a significant mess.

Now, Premier, you won't tell us how you're going to define “middle class,” but you are going to increase income tax. I guess that is clear. I appreciate the fact that you said that there's a fundamental difference between you and I; I would agree. I just wish we saw a fundamental difference between you and Dalton McGuinty. It seems like it's pretty much two sides of the same coin.

**1100**

You also said that you're going to increase business tax. You'd increase taxes on job creators in our province. In 2011, you said that raising corporate taxes would create “a chill in the job increases we've seen”—Canadian Press, May 26. At a time when a million people have no job in the province of Ontario, Premier, why are you considering increasing taxes on job creators? Or were you wrong in 2011?

**Hon. Kathleen O. Wynne:** I'm not sure what—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please.

*Interjection.*

**The Speaker (Hon. Dave Levac):** Let's give the member for Northumberland–Quinte West an opportunity to stop—and it will.

Premier?

**Hon. Kathleen O. Wynne:** As the Leader of the Opposition knows full well, we have cut taxes to small business. We understand that small business needs that support, and as recently as this year, we have cut the payroll taxes for small businesses.

But what we know at this point in our history is that it is very important that we make investments in the province and that we work in partnership with business. That is not the strategy of the Leader of the Opposition. He believes that cutting and slashing across the board is what needs to happen. We just don't accept that. We believe that it is very important that we make sure that young people have the training they need and that people who have lost their job have a way back into the job market. Often, retraining is what they need.

He also does not accept the notion that investing in transit and investing in transportation infrastructure in the immediate term creates jobs and in the long term creates economic prosperity.

That's the fundamental difference between him and me. I believe that investing and making sure that communities have the support they need is what needs to happen. He believes that cutting and dividing is what needs to happen. We don't accept that.

#### ONTARIO BUDGET

**Mr. Tim Hudak:** Back to the Premier, Speaker. Here's the difference: I've got a million jobs plan to put people back to work in the province of Ontario.

Here's the other concern I have. Part of our million jobs plan is to make sure that we have a government that spends within its means, just like families have to do every day, just like businesses have to do every day. But my finance critic has uncovered senior Ministry of Finance officials who paint a very different picture of Ontario's finances from what you said yourself, Premier, in 2013. A Ministry of Finance document that you've seen says that there are "no plans in place to achieve out-year deficit targets from 2012 budget." So there's no plan to balance the books. You say in your budget that you're on track to balance the budget.

If a CFO or CEO were found to be misleading shareholders on the finances, they'd be fired. So, Premier, what do you think we should do with you?

**Hon. Kathleen O. Wynne:** The Leader of the Opposition, had he taken the time to read the fall economic statement, would have seen that the numbers get updated. He also would know that on page 2 of that document, we said: "Uncertainty in the global economy is leading to lower revenue growth. Ontario's revenues are more than"—

*Interjections.*

**Hon. Kathleen O. Wynne:** I think you should hear this because you haven't read it. "Ontario's revenues are more than \$5 billion lower than projected since the 2010 budget."

We are constantly updating numbers.

*Interjection.*

**The Speaker (Hon. Dave Levac):** I think you already know.

**Mr. John Yakabuski:** Withdraw.

**The Speaker (Hon. Dave Levac):** Thank you. And let's bring it down.

Finish, please.

**Hon. Kathleen O. Wynne:** It is the government's responsibility to understand what is changing in the fiscal and the economic situation, so of course we work with our officials, and there are numbers that are updated, changes that are made. We run scenarios; we look at options. That's how you develop a responsible policy position, and that's what we are doing.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Tim Hudak:** Well, I disagree. I think that people expect the government to be honest with taxpayers about the true state of finances—another fundamental difference, as you characterize it, between you and me.

You went further, Premier. This is not a one-shot occurrence. There were several examples of how you and the Minister of Finance said one thing and your finance officials said the other, when it came to the budget last year.

Your finance officials, we've now discovered, said that for 2014-15 and 2015-16, the government is "not on track to meet 2012 budget deficit targets." That's what the finance officials said. A few weeks later, you said the opposite. You said that you were on track.

People watch this closely—not only taxpayers who are stuck with the bill, but businesses that want to invest in this province, and credit rating agencies. If the Premier and the finance minister are saying one thing and finance officials who look at and crunch the numbers are saying the opposite, how can we actually trust—

**The Speaker (Hon. Dave Levac):** Question?

**Mr. Tim Hudak:** —province of Ontario? Isn't that enough to say it's time for a change, and new leadership that will be honest—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Premier?

**Hon. Kathleen O. Wynne:** Thank you very much, Mr. Speaker. I would just remind the Leader of the Opposition that we are the party, we are the government that passed a law that says that before a budget, there has to be an opening up of the books. Before an election, there has to be an opening up of the books.

**Hon. Deborah Matthews:** And why did we have to do that?

**Hon. Kathleen O. Wynne:** Because he will remember that when we came in in 2003 as a government, \$5.6 billion had not been disclosed to the province as a deficit. That's what we discovered when we came in. So we passed a law that makes it necessary, mandatory for the books to be opened before an election, Mr. Speaker.

But I just want to make sure that people understand what the Leader of the Opposition is doing. He's taking material out of context from finance officials, materials

that are part of a discussion with government officials in the development of a budget, in the development of policy. Had he read the fall economic statement, he would have seen that the numbers had been updated. That's what responsible government does: We update numbers and we develop our policy.

**The Speaker (Hon. Dave Levac):** Final supplementary.

**Mr. Tim Hudak:** Unfortunately, Premier, your shell game is up. People are on to the fact that you say one thing and do the opposite. You told all of us that you were going to be different from Dalton McGuinty; I'm seeing more and more of the same.

I remind you again, these are official Ministry of Finance documents from the run-up to the last budget, and I'm comparing what the finance officials said to what you said a few weeks later in the budget. Not only were you inaccurate when it came to the deficit figures, you were also dramatically inaccurate when it came to jobs in the province. Ministry of Finance documents say, "The economy has not yet regained the strength of pre-2008. There are fewer jobs relative to our population and more unemployed..." Yet a few weeks later, you said the exact opposite.

Premier, if you're going to invest in a company, if you're going to invest in the province, you want to know that you're actually getting the hard facts, that you're getting the truth. One of the reasons we have a million unemployed in the province of Ontario is we can't trust you. We can't trust you; we can't trust Dalton McGuinty.

Will you actually table a budget, be honest with the people of Ontario? And if you're not going to be honest with the people of Ontario, just move aside. We'll come in. We'll clean up the mess and we'll put people back—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Premier?

**Hon. Kathleen O. Wynne:** I have to go back to the original gamut of this question, Mr. Speaker, because what the Leader of the Opposition is proposing for this province is devastating cuts across the board.

We are being very honest with the people of the province: We need to make investments. We were honest in the fall economic statement when we said that the revenue numbers that we had anticipated had not been realized and that there is a revenue hole. We are going to work very hard to put forward a budget that will make the investments that are necessary.

Meanwhile, the Leader of the Opposition has said that he will cut, he has said—and his critic for red tape, as recently as just a few days ago, last week, said that regulations that were put in place after the Walkerton water tragedy—"[W]e have to take a look at the ridiculousness of regulations," she said.

The radical and risky approach that the Leader of the Opposition puts forward is not in the best interests of the people of the province, and we will not go there.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

New question.

#### PUBLIC TRANSIT

**Ms. Andrea Horwath:** My question is for the Premier. Since she first took over the Liberal leadership from Dalton McGuinty, the Premier has insisted that it was absolutely essential for middle-class families to foot the bill for transit and transportation expansion. When anyone raised the concerns of families, who are feeling squeezed like never before, the Premier told them that they were behaving like children: She was having an adult conversation, and she'd get back to us when she was done.

Speaker, can the Premier tell us what her view is this week?

**Hon. Kathleen O. Wynne:** Despite the tone of the leader of the third party, what I will say to her is that I said no such thing. I have been clear that whatever revenue tools and whatever plan we brought forward was going to be fair, that it was going to be transparent and that it was going to allow us to continue to invest in transit and transportation infrastructure. I've been clear about that from the moment I took on this job. The only reason that, last week, I moved to say that it was necessary to make it clear that we are not going to increase HST or increase gas tax is that there was a lot of mischief that was being created by members across the floor by identifying, somehow, the notion that we had committed to making those increases. We had done no such thing. We are committed to building transit, and our plan will come forward in the budget.

1110

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Andrea Horwath:** I guess the Premier figured out that painting herself into a corner is pretty darn mischievous.

The Liberal government has made it clear that they plan to move ahead with more corporate tax cuts and new loopholes, and they've also committed to scrapping the fairness tax, giving a multi-million dollar tax break to Ontario's highest income earners. New Democrats have been consistent: It's not fair to ask families to pay more while handing out billions in breaks to people who need them the least. Can the Premier tell us what her view is this week?

**Hon. Kathleen O. Wynne:** The NDP, surprisingly, has been consistent in not supporting transit-building. They have not been supportive in building infrastructure. They have not been supportive in making investments that are necessary in this province. I say, that position I would have expected from the Conservatives. I would not have expected it from the NDP. I would have thought that the NDP would have been interested in working with us to come up with a plan that was fair and that would invest in people and would invest in infrastructure, particularly in transit in our urban centres that so many of



their members and so much of their history has been supportive of. But that does not seem to be the case, and it's very disappointing that they don't support that kind of investment in infrastructure.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please.

Final supplementary.

**Ms. Andrea Horwath:** Well, I might want to remind the Premier that when she was transportation minister, she took \$4 billion out of transit.

Here's what people see: They see the same government that hit families with the HST and the highest hydro bills in Canada, the same government that bragged about their planned corporate tax giveaways and had to be dragged kicking and screaming to bring in the fairness tax on high-income earners, the same Liberals who told families feeling squeezed that they were behaving like children when they complained about the idea of even more new taxes, now say that they have a plan to protect middle-class families. Does the Premier really think people find her credible?

**Hon. Kathleen O. Wynne:** When I was Minister of Transportation, I did not take \$4 billion out of transit. We invested \$4 billion in transit, and the leader of the third party knows that full well. That was a cash flow issue. She knows perfectly well that those projects are under way. They are being built right now. So I will say to the leader of the third party: I believe that it is consistent with her party's past and their philosophy that she would be supporting the building of infrastructure, that she would support the investment in this province, whether it's in infrastructure in northern Ontario, whether it's in training programs, that she would support that kind of investment. Unfortunately, that is not the case. We will move ahead and bring a plan that will put those investments front and centre. I hope that parties on all sides of the House can support that plan.

#### JOB CREATION

**Ms. Andrea Horwath:** My next question is for the Premier. Unemployment in Ontario is the same this month as it was last month, and our unemployment rate continues to be stubbornly above the national average. Does the Premier think her status-quo job creation efforts are working, or will she look at something new?

**Hon. Kathleen O. Wynne:** I think the leader of the third party knows that there are jobs that are being created. It's true that the economic recovery has not been as quick as we would have liked it to have been. Some 100,000 new jobs have been created over the last year. She also will know that, in terms of youth employment, I think the update is that over 9,000 young people have placements because of the variety of tools that we've put in place to help young people get a placement. I believe that we need to continue to bring businesses to the province, and we need to help businesses that are here to expand. Investments like the support of Cisco—that's the kind of expansion that we want to make sure continues,

and we will continue to partner with business and continue to help create those new jobs.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Andrea Horwath:** The Liberal and Conservative plan to keep generating more and more dead money with no-strings-attached giveaways isn't working. It's why Ontario continues to lag the rest of Canada when it comes to job creation. It's time to take a smarter approach, one that we see working elsewhere. Is the Premier ready to admit that giveaways aren't working and it's time to reward job creators with job creation tax credits?

**Hon. Kathleen O. Wynne:** As the leader of the third party knows, there are many businesses with whom we have partnered who are creating new jobs. This is an issue of retaining jobs and helping businesses to expand and create new jobs. As I said, 100,000 new jobs have been created in the last year.

We've reformed our tax system and made it one of the most competitive in North America; in fact, we have done very well when you look at other jurisdictions in terms of regaining jobs lost since the economic downturn. We're partnering with businesses through the Southwestern Ontario Development Fund, and we are making progress on those fronts.

I look forward to the opportunity to hear more from the leader of the third party, but we are on track. Businesses are coming to the province, and we are recovering from the economic downturn.

**The Speaker (Hon. Dave Levac):** Final supplementary.

**Ms. Andrea Horwath:** When Heinz pulled up stakes from Leamington, they went to a jurisdiction with job-creator tax credits. A job-creator tax credit ensures that we are rewarding the companies that are creating the jobs. When a company creates a job, they get a tax credit. When they invest in training their workers, they get a tax credit. When they invest in infrastructure for this province, here in Ontario, they get a tax credit. When they invest, they get a tax credit. When they hire, they get a tax credit. When they train, they get a tax credit.

Will the Premier admit that her plan isn't doing the job, and that it's time to take a targeted-tax-credit approach to getting families working in Ontario again?

**Hon. Kathleen O. Wynne:** I agree with the leader of the third party that we need to work with business, that we need to partner with business. Unlike the Conservatives, who don't seem to think that working with business is what we need to do, I actually agree with the NDP that we do need to work with business, but I would suggest that the work that is being done right now is creating results.

If we look—I've talked about Cisco—at Ford in Oakville, and securing 2,800 jobs, we invested \$70.9 million, and that leveraged a \$700-million investment. At Toyota, we provided a grant of \$16.9 million, and that will create 400 new jobs. At Original Foods Ltd. in Dunnville, a grant of \$1.5 million will create 150 new jobs.

We are working with businesses. We are making investments, partnering with business. That is creating jobs, and the investments are tied to the creation of those jobs. I think that is a fundamental requirement of those investments that we make.

#### AGRICULTURAL COLLEGES

**Mr. Steve Clark:** Good morning. My question is for the Premier, in her capacity as Minister of Agriculture. Premier, I was proud on Saturday to stand with 400 people at the Kemptville agricultural college to take the first steps in building a new future at that campus. We had farmers, college alumni and members of the community.

At the meeting, Robert Jelly, who chaired the College Royal at Kemptville this year, expressed his profound disappointment that you've been essentially silent on this issue—and you're the Minister of Agriculture. When eastern Ontario's farmers and farm families needed their Minister of Agriculture to stand up for them, you weren't there for them. These colleges in Kemptville and Alfred are so important. We need an educational institution east of Guelph.

Minister, I'm asking you—members of our farm community want to hear from you—will you stand up for Kemptville and Alfred and reverse that decision?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Premier?

**Hon. Kathleen O. Wynne:** I will answer the first question, and then I know that the Minister of Training, Colleges and Universities is going to want to comment on this, because it is an issue to do with the University of Guelph.

I want to just be clear that we are very interested in finding local solutions. The MPP for Glengarry–Prescott–Russell has been working very hard, and a local solution has been found. A francophone college—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Order.

1120

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. It's not helpful when things get barked back and forth when we're trying to get an answer and somebody is speaking even when I'm trying to say something.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Nepean–Carleton will come to order.

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Glengarry–Prescott–Russell will come to order, and the next person that says anything.

Carry on.

**Hon. Kathleen O. Wynne:** I understand the significance of the program in Kemptville, and I want that pro-

gram to continue. The program is not being cancelled, Mr. Speaker.

The MPP, as I say, from Glengarry–Prescott–Russell has worked to find local solutions. We are open to a local solution. The program is not being cancelled. It's a matter of making sure that the program is viable and working with the local community.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Steve Clark:** Premier, I've spoken to the Minister of Training, Colleges and Universities. I've spoken to your parliamentary assistant. Farm families and farmers in eastern Ontario want to hear from you.

If I'm to believe the Ottawa Citizen this morning, your parliamentary assistant, Mr. Crack, the member for Glengarry–Prescott–Russell, essentially agreed with me. He was quoted in the paper today. He was at that meeting yesterday. We got over 400 people—I've got 5,000 people that have signed the online petition standing up for these agricultural colleges. We need a viable and strong agricultural sector, and we need to be able to teach innovation at an agricultural college close to home.

Minister, are you going to stand up, agree with those 400 people and the 5,000-odd farmers, put a moratorium on it and support the college? Don't dismantle Kemptville and Alfred. Stand up. You're the Minister of Agriculture—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please.

Premier.

**Hon. Kathleen O. Wynne:** You know, I understand that we need to have this program. That's why the program is not being cancelled, Mr. Speaker. The program is not being cancelled. I just want to be very clear. I know, as the Minister of Training, Colleges and Universities has said, this is not a partisan issue. We want this training and this education process to go forward. It is not being cancelled.

We are open to a local solution. The MPP for Glengarry–Prescott–Russell has been working, looking for local solutions. I ask the member opposite—

*Interjections.*

**The Speaker (Hon. Dave Levac):** The member from Renfrew–Nipissing–Pembroke will come to order. The member from Stormont–Dundas–South Glengarry will come to order. The member from Oxford will come to order.

*Interjection.*

**The Speaker (Hon. Dave Levac):** I know it was a male voice.

**Hon. Kathleen O. Wynne:** The University of Guelph is an autonomous organization that has the authority to make these decisions. But I would ask the member opposite to work with us to look for a local solution. We are not cancelling the program. We want a viable solution, and I hope that the member opposite will work with us to find that local solution, Mr. Speaker.

## PAN AM GAMES

**Mr. Paul Miller:** Before I go to the minister, I'd like to congratulate all of the winter Paralympic athletes on their huge successes in Sochi.

Speaker, to the minister responsible for the Pan/Parapan Am Games: For the millions of businesses, locals and athletes participating in the games and living in the GTHA, the expectation of a 20% reduction in vehicle traffic and a temporary implementation of HOV lanes from Oshawa to Hamilton is unreasonable, in cities that already suffer from horrendous gridlock, gridlock that even the Premier agrees already costs the local economy \$6 billion.

Speaker, how can local residents and businesses be confident that this government even has a transportation plan, when the minister seems unable to provide any details?

**Hon. Michael Chan:** Thank you for the question. Another day, another drive-by shooting of the Pan Am Games by the member opposite. The fear mongering tactics and negativity are not good for the games. It dampens the morale of our competitors. It takes away 26,000 jobs. It hurts our trading relationship with nations of the Americas. It hurts Ontario's and Canada's reputations.

Last week, we presented a workable, achievable transportation plan. The member opposite acknowledged that he has no plan. His allegations are unfounded. It only muddies the water, and he has no credibility.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Paul Miller:** That's quite an interesting response.

Speaker, transportation and security are two extremely important factors to the success of this Pan/Parapan Am Games, but it appears the government is more interested in creating chaos than thoughtful, detailed plans. No details, no plan means chaos at these games. At the rate this is going, these games will be known as the "Panam-demonium games."

What is it going to take to get the government to create and reveal workable transportation and security plans for the 2015 Pan/Parapan Am Games? There's no plan. Let's hear about it.

**Hon. Michael Chan:** At the technical briefing last week, we were delighted to announce the TO2015 forecasted budget decrease from \$1.441 billion to \$1.392 billion, a savings of \$49 million.

Speaker, we have a comprehensive transportation plan. It is the work of more than 30 transportation partners led by the Ministry of Transportation. They are the experts. The plan includes best practices of past games in Vancouver and in London. It is workable; it is achievable.

I'm glad that the member opposite came to the technical briefing this time; unfortunately, it appears that he did not pay attention at all. The member opposite has no plan, only unfounded allegations. He's badmouthing the games all the time.

## FRENCH-LANGUAGE EDUCATION

**Mr. Grant Crack:** My question is to the Minister of Training, Colleges and Universities. Yes, Speaker, it's true, last week the University of Guelph did make an announcement that they were going to be closing the Alfred campus in my riding of Glengarry–Prescott–Russell and also the Kemptville campus in Leeds–Grenville. Let me tell you, Mr. Speaker, as a member for the rural riding of Glengarry–Prescott–Russell, I got to work immediately on this file and I found this decision very troubling as well.

Working with the Minister of Agriculture and the Minister of Training, Colleges and Universities, we came up with a solution that looks like it's going to be moving forward in Alfred and we're doing the same thing to have educational and research opportunities continue at the Kemptville campus. I can tell you that I am very, very proud to stand up—although the opposition will pretend to be the champions of agriculture, we have done our job on this side of the House. I ask—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Stop the clock. Be seated, please. Time is up. Be seated, please.

**Mr. John Yakabuski:** Not a partisan issue, eh?

**The Speaker (Hon. Dave Levac):** The House will come to order.

*Interjections.*

**The Speaker (Hon. Dave Levac):** I'll say it again.

**Interjection:** It's not a laughing matter at all.

**The Speaker (Hon. Dave Levac):** Some people are pushing pretty hard and I think I'll have to push back.

**Hon. Madeleine Meilleur:** They may be laughing in Cornwall, but—

**The Speaker (Hon. Dave Levac):** Including you.

Minister of Training, Colleges and Universities.

**Hon. Brad Duguid:** I have to say that this has been a challenging issue in the member's riding and in eastern Ontario. I want to commend the member for his proactive advocacy and for stepping up to make something happen to help save the Alfred campus.

Mr. Speaker, this is not a partisan issue. As the Premier said, this is a decision made by the University of Guelph, which is within their jurisdiction to make. But this member, on catching wind of this decision, stepped up, picked up some partners in La Cité and le Collège Boréal, who have signed an agreement in principle to move forward and ensure that those programs continue at Campus d'Alfred.

I want to commend the member for his efforts and I want to assure the member, because I know he's working hard on the Kemptville situation, that we're open to solutions there, and he'll work with his colleagues on the other side of the aisle. He'll work with whoever he has to work with to try to find a solution for Kemptville as well.

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please.

Supplementary.

1130

**Mr. Grant Crack:** Thank you, Minister, for that very comprehensive answer as to the work that we've done in the last week on this side of the House.

Finding a community-based solution for Alfred campus in my riding of Glengarry–Prescott–Russell was a priority for me. At the same time, it was a priority for me to continue to make sure that agriculture and research education continues at Kemptville college. I will continue to work on behalf of my constituents and the agricultural community across this great province of Ontario.

Mr. Speaker, in my riding, 70% of the population is francophone. The minister has alluded to the—

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Simcoe North, come to order.

**Mr. Grant Crack:** —in reaching an agreement and partnership with Collège Boréal and La Cité. I can tell you that francophone students across this province do have challenges in getting their post-secondary education.

Minister, could you please explain to us what we're doing as a government to ensure that francophones have the same opportunity as everyone else in this province to get their education?

*Interjections.*

**Hon. Brad Duguid:** I'm not sure what the heckling is about. This is a very non-partisan question. It's about francophone students and their ability to experience their aspirations here in the province of Ontario, a responsibility that each and every one of us should take very seriously—and we do, because we're improving access for francophone students to get access to French-language programs here in Ontario.

This year, we've invested \$84 million in French-language post-secondary education. This represents a 62% increase in funding for francophone programming since 2003.

Last fall, we provided \$2 million to Glendon College, Collège Boréal and La Cité, to expand their programs and services in high-needs areas, with the opportunity to partner with other institutions across this province.

Mr. Speaker, this is important to francophone students. It's important that this government continues to stand up for those institutions and those students, unlike the party opposite, who, in the last platform, considered La Cité and Boréal investments to be a waste—far from it. These institutions are playing a very important role in our post-secondary—

**The Speaker (Hon. Dave Levac):** Thank you. New question.

#### ONTARIO BUDGET

**Mr. Victor Fedeli:** My question is for the Premier. This morning, we revealed internal Liberal documents that prove you're telling the public one thing while the complete opposite is factual. You stood in this Legisla-

ture and told us repeatedly that you'll balance the budget by—

**Ms. Lisa MacLeod:** Are your pants on fire?

**The Speaker (Hon. Dave Levac):** The member from Nepean–Carleton will withdraw.

**Ms. Lisa MacLeod:** Withdraw, Speaker.

**The Speaker (Hon. Dave Levac):** Carry on.

**Mr. Victor Fedeli:** In fact, in the May budget document that you displayed earlier, you said that you're on track to balance. Yet in newly discovered, confidential documents, you were told last March that you're not on track to meet the budget deficit. You knew this budget document was wrong, yet that's what you told the Legislature, the bond rating agencies and the public. You had a chance to come clean with the financial community.

What else are you hiding, Premier?

**Hon. Kathleen O. Wynne:** Minister of Finance.

**Hon. Charles Sousa:** Mr. Speaker, it took these individuals six months to get to page 2 of the financial and economic update, and they're now asking questions about something that we put out over a year ago that spoke very specifically and clearly about how we're recalibrating our spending in order to meet our targets.

We are on track, and we will stay on track, notwithstanding the challenges that we face—

*Interjection.*

**The Speaker (Hon. Dave Levac):** The member from Renfrew–Nipissing–Pembroke will come to order—last time.

*Interjection.*

**The Speaker (Hon. Dave Levac):** And the minister responsible for seniors will not be my armchair quarterback.

Carry on.

**Hon. Charles Sousa:** Mr. Speaker, we have become the leanest government anywhere in Canada. We are the lowest per capita government because of the work we have done.

We've had some challenging times, and we made it very clear that our revenues are down by \$5 billion and, notwithstanding that, we're making those cuts as necessary, and we're making investments that are even more important.

Notwithstanding the fact that the federal government has cut funding only to Ontario, we will stand tall with the people of Ontario to meet those targets, with or without those individuals opposite.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Victor Fedeli:** Premier, on page 2 of that budget, you're stating a fact that only a month before you knew to be wrong. At the beginning of March last year, your government knew that you were \$3.6 billion off the mark. So what did you do? You went and cut a deal with the NDP to run the credit card bill up even higher, all the way to what is now known to be—from your secret documents—a \$4.5-billion gap in the budget. The documents say it clearly: "Cabinet retreat outcomes, increase the fiscal gap."

It's clear that you had your deficit-widening deal with the third party already in place last March, and it's very clear that you have absolutely no plan to balance the budget.

So, Premier, what fees and taxes do you have secretly cooked up to bring us back to balance, and is this budget deal with the NDP already done, like it was last year at this time?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you.

Minister?

**Hon. Charles Sousa:** Mr. Speaker, we have a plan that speaks to investing in the people of this province. We have a plan for strategic investments and modern infrastructure to create employment. That's why we've had over 600,000 net new jobs since 2003.

The individuals opposite are only playing gimmicks. They're just talking about cuts across the board. Nowhere do they talk about how they're going to invest and stimulate economic growth.

We have made a number of programs to reduce taxes, to maintain a dynamic business climate to attract investment into our province. They are the job creators. That is who we stand with. They have chosen not to support business. We will. We'll support families as well to make sure it's fair to all concerned. It's a balanced approach that's going to ensure economic recovery and more prosperity for all Ontarians.

#### NATURAL GAS RATES

**Mr. Peter Tabuns:** My question is to the Premier. Ontario families reacted with concern to news that natural gas companies are applying for rate increases of up to 40%. What is this government going to do to ensure that hard-pressed Ontarians are protected from unfair energy price increases that they just can't afford?

**Hon. Kathleen O. Wynne:** Minister of Energy.

**Hon. Bob Chiarelli:** Across North America, this winter has been one of the coldest in the last 25 years. The severe weather we've experienced has caused demand for natural gas and electricity to increase by as much as 25%. The increased demand has caused natural gas prices to rise all across North America.

In Ontario, natural gas utilities pass the cost of natural gas to consumers without any markup. They do not make a profit on the commodity cost of natural gas but on their own distribution rate.

The Ontario Energy Board, as part of its mandate to protect ratepayers, reviews these rates every three months to make sure they accurately reflect the cost of delivering natural gas to consumers. No increases have been approved. It's before the Ontario Energy Board. Let them do their job.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Peter Tabuns:** Well, Premier, people understand it was a cold winter. Everyone knows that. But for families being squeezed, the news of natural gas getting more

expensive is very hard to take. Can the government ensure that these rates will be reviewed in a way that is fair, open and transparent, and will they allow families worried about the costs to have their say?

**Hon. Bob Chiarelli:** We have confidence in the Ontario Energy Board. They listen to submissions from the public, from ratepayers groups. They listen to the industry when they make their decisions. It's fair, open and transparent.

But I have a question for the critic from the NDP: What is his suggestion to reduce gas rates in Ontario? Please tell the people of Ontario how you would do it.

#### PRIMARY HEALTH CARE

**Mr. Shafiq Qaadri:** Ma question est pour la ministre de la Santé et des Soins de longue durée, the Honourable Deb Matthews.

On behalf of all members of the Legislature, I would also like to welcome the Association of Family Health Teams of Ontario to the Legislature. Their presence is especially appropriate as we have reached another 10-year milestone this weekend. It's been 10 years since our government established Ontario's first family health teams. I'm pleased to report that FHTs have been making a positive, multidisciplinary impact not only across Ontario but within my own riding of Etobicoke North. Patients report significant benefits from having access to select health care practitioners all at the same location and with an internal referral system.

Beyond my own riding, I respectfully ask you to share some of your insights on the broader accomplishments and contributions of family health teams across Ontario.

**Hon. Deborah Matthews:** Thank you to the member from Etobicoke North for this question. I want to say thank you to the representatives from the Association of Family Health Teams of Ontario who are here with us today. I want to say thank you to the dedicated nurses, the doctors, the dietitians, the pharmacists—all of the other health providers who are working in our family health teams. We now have over 200 family health teams, and Ontarians benefit from their skills, hard work and compassion every single day.

In just 10 years, we've gone from zero family health teams to 200 family health teams. That means more than 1,800 interdisciplinary health professionals are working side by side with over 2,400 physicians in our family health teams. It's a team-based model, and it provides improved coordination and collaboration so that patients get the care they need.

**1140**

Three million Ontarians are benefiting from family health teams, including 700,000 who previously did not have a family doctor. This is progress in 10 years, and we say thank you to the family health teams.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. Shafiq Qaadri:** Thank you, Minister, for the insights, your review and your dedication to this file.

It has been said that medicine is the most scientific art and the most artistic science. I think family health teams particularly embody this, mixing the right amount of evidence-based science with the right amount of delivery, care and the humane approach—indeed, the art of medicine.

My own constituents in Etobicoke North benefit from the Canes Family Health Team and the Etobicoke Medical Centre Family Health Team. I was there for the ribbon-cutting at the opening, and now we're serving 30,000 patients. So in your presence, Minister, in Parliament, I would also like to thank them. Yet there are still some people across Ontario without a family doctor—clearly, as you know, the best kind of doctor. Minister, I ask you, how are we increasing access to primary care across Ontario?

**Hon. Deborah Matthews:** I must say that primary care providers really are the entryway into Ontario's excellent health care system. Not only do they provide care when Ontarians need it most, but they have an important role to play in health promotion and illness prevention to keep people out of our emergency departments.

I'm pleased to say that 2.1 million more Ontarians now have a family doctor than in 2003, but there is still more to do. That's why we're training more doctors at home. We're recruiting more from abroad. We now have 5,000 more doctors working in Ontario than just a decade ago.

HealthForceOntario and initiatives like the Northern and Rural Recruitment and Retention Initiative ensure that those doctors are going where they're needed, and Health Care Connect helps patients who don't have a family doctor find one. I remain committed to increasing access to excellent and timely primary care.

## ENERGY POLICIES

**Ms. Lisa MacLeod:** My question is to the Premier. When the House wasn't in session last week, she snuck through two expensive political appointments to chair Ontario Power Generation as well as the disgraced Hydro One.

After the \$1.1-billion gas plant scandal, the Premier promised Ontarians that she would take the politics out of the energy sector. Now we see that her former leadership rival Sandra Pupatello is going to chair the disgraced Hydro One. She apparently passed up the opportunity to be Ontario's finance minister, but she has no energy sector experience, with the exception of allegedly gang-tackling the former Minister of Energy George Smitherman over the Samsung agreement at a cabinet meeting. Now we understand that Ms. Pupatello is set to make \$150,000 a year, or \$3,800 an hour, based on last year's board schedule.

The question is: Who gets to pay for it? We all know that it's Hydro One consumers. Will the Premier share with us what the Premier has signed off on a severance payment to Ms. Pupatello?

**Hon. Kathleen O. Wynne:** Minister of Energy.

**Hon. Bob Chiarelli:** We take the management of Ontario Power Generation and Hydro One very seriously. We have taken great care in replacing the two chairs of those two organizations. Both existing chairs have been in office for somewhere around 10 years. We explored all the possibilities, and quite frankly, with her experience in government, in cabinet, she has as much experience as anybody else in the sector. But most importantly, she is very, very clearly going to work towards making Hydro One more customer-oriented. She has experience doing that. She is currently the CEO of the economic development corporation of Windsor and has other senior corporate positions.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Ms. Lisa MacLeod:** I find it passing strange that the Premier would pass that to the Minister of Energy, who was one of Sandra Pupatello's biggest boosters during the leadership. The Pupatello appointment is just another bad energy decision by this government.

Her severance, when it comes up, will be just another long item on a very long bill for folks who are paying Hydro One. We are continuing to pay for the Liberals' mistakes, whether it is the \$20 billion that the minister brags about to communicate 1.1% of energy on our grid through the FIT program, or the \$1.1-billion cancelled gas plants to save the finance minister's seat.

We have two out-of-control agencies at OPG and at Hydro One. They continue to produce inefficiencies and incompetencies by the second. Propane and natural gas are going to be at all-time highs, and people in Ontario are going to be forced between paying for their heat and hydro or their grocery bill.

The Liberal energy plan has failed. Will Kathleen Wynne stand in her place today and adopt Tim Hudak's plan for affordable energy in the province of Ontario?

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please.

Another reminder that we do not use first names here; we use titles or responsibilities. I'd appreciate you adhering to that—even when you're making comments sitting in your seat, which you're not supposed to do in the first place.

Minister of Energy.

**Hon. Bob Chiarelli:** Speaker, I mentioned that we made two appointments at the same time. One was to Ontario Power Generation: Mr. Bernard Lord, former Premier of the province of New Brunswick, who comes to the job with absolutely perfect credentials, having experience in the electricity sector as Premier and having had to manage those very, very important files. It's a credit to us that we've been able to attract Mr. Lord.

With respect to Hydro One, Hydro One is recognized by its peers across North America as one of the top five distribution companies on the continent. In addition to that, they have almost totally rebuilt and made more credible our transmission system in the last 10 years—a transmission system which that government let deteriorate so that we were having outages and brown-outs every single day somewhere in the province.

We're proud of both of our institutions.

## BLOOD AND PLASMA DONATION

**M<sup>me</sup> France Gélinas:** Ma question est pour la ministre de la Santé et des Soins de longue durée. For the past year, New Democrats and public health advocates were urging this government to take action to prevent paid plasma clinics from opening in Ontario. This advice was completely ignored by the Liberal government, and last week, the first paid plasma clinic announced that they were opening their doors; tomorrow is the grand opening. Only then did we hear that the minister was going to take action.

My question is simple: Why did it take her so long?

**Hon. Deborah Matthews:** I am very pleased that I will be introducing legislation that will make it illegal to pay for blood, just as it is currently illegal to pay for organs or sperm or eggs. That's a pretty foundational principle, and it was recommended by the Krever commission that we have a volunteer-driven blood and plasma collection system.

We are moving forward with both regulation and legislation. I'm assuming the member opposite, by the question, will support the speedy passage of this legislation. I think it is important to note that Health Canada, unfortunately, said that it was up to provinces to make this decision, province by province, rather than having a national strategy. Once they made that announcement—that's why we're moving forward now.

**The Speaker (Hon. Dave Levac):** Supplementary.

**M<sup>me</sup> France Gélinas:** I really can't understand why the minister would wait until Canadian Plasma Resources had signed the lease, made leasehold improvements, recruited their staff, set up their clinic, set up their donors and opened their doors to finally decide to make a peep about it and close them down.

Is it just me who thinks that there may be legal action because of this tardy decision? Who will pay for those legal actions? Will the minister at least admit that she was mistaken in not taking action sooner?

**Hon. Deborah Matthews:** I cannot speak for the business decisions of a company that had no licence to operate in Ontario or in Canada. That was a decision that that company made.

What I'm telling you, Speaker, is that we believe that a licence is required from the provincial government. They do not believe that. Rather than having this embroiled in the courts, we are moving forward with both regulation and legislation to ensure that the principle of voluntary donation remains intact.

It's a principled decision. It is absolutely the right decision. I'm delighted the NDP will support it, and I'm hoping that the Progressive Conservatives will, too.

## WATER QUALITY

**Mr. Kevin Daniel Flynn:** I've got a question this morning for the Minister of the Environment. As you'll know, Speaker, this is Canada Water Week. It's a national celebration of our nation's most vital resource.

This week culminates with World Water Day this Saturday, March 22. Here in Ontario, we have the privilege of being the caretakers of the largest supplies of fresh water in the entire world. For the people of this province, the Great Lakes and the St. Lawrence River basin are vitally important for a high quality of life and their continued prosperity. They supply our drinking water, power our towns and cities, irrigate our farms, fill our fishing nets and provide hours of recreation, relaxation and spiritual sustenance for Ontario families, and bring business to this province as well. The magnificent lakes and the rivers and streams that feed them are one of the great economic advantages we have in Ontario.

Speaker, through you, could the minister provide the House with information on what the government is doing to help our communities protect our Great Lakes?

1150

**Hon. James J. Bradley:** A very timely question. Our government understands the importance of maintaining a healthy Great Lakes ecosystem right here in the province of Ontario. One small but effective step that we have taken is establishing the Great Lakes Guardian Community Fund. This program offers modest grants to grassroots community groups for activities such as cleaning up a beach or shoreline, restoring a wetland or planting trees to stop stream bank erosion. For example, we funded local groups' projects to improve fish habitat, wildlife habitat and water quality in George Creek and Fourteen Mile Creek, flowing into Lake Superior and Lake Ontario respectively. In fact, we launched this program two years ago, and since we've done so, we've awarded more than \$3 million to 156 groups to make improvements in their corner of the Great Lakes. Actions like these in communities across Ontario add up, and that's why, last week, we invited non-profit groups seeking funding for the Great Lakes projects to make their applications.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Kevin Daniel Flynn:** I've got a question again for the Minister of the Environment. I agree, we shouldn't take the Great Lakes for granted. But when I speak to my constituents about water, they're often speaking about the drinking water that comes out of their tap. Municipal and provincial governments have spent literally billions of dollars building drinking water treatment plants, training people to operate those plants and making sure that the water that comes out of those plants is safe to drink. Safe drinking water in this province requires both substantial and adequate funding and persistent vigilance. Speaker, through you, could the minister provide the House with information on what our government is doing to make sure that the drinking water that comes out of our taps is not only safe for us today but will also be safe for future generations?

**Hon. James J. Bradley:** Again, a very timely question. Some in this House will remember what happened when the province let its guard down on drinking water protection. Budgets were being slashed willy-nilly. Drinking water inspectors were fired to save money. Well, money was saved, but lives were lost. Seven people

died. Thousands were sickened. Walkerton proved that there is nothing as precious as clean, safe drinking water. I am pleased to champion the clean drinking water law and regulations that were implemented in response to the Walkerton tragedy. Some people in this House may not agree, but I think it's exceedingly important that all of us in this House remember the bitter lessons of the Walkerton drinking water tragedy. I hope that no member of this House will ever forget that. It had tragic consequences for everyone. We brought in rules, regulations, policies and laws to ensure that this will never happen again.

### HORSE RACING INDUSTRY

**Mr. Randy Pettapiece:** My question is for the Premier. Premier, last week, a group of Ontario standardbred horse breeders filed a statement of claim against OLG and the province. The lawsuit states that the cancellation of SARP was made with no prior consultations or offer of compensation. It's true, and it's what we've been saying all along. Your government's conduct towards the industry is inexcusable. The NDP's indifference, by allowing the 2012 budget to pass, is inexcusable. I ask the Premier, why should it take a lawsuit to force you and the NDP to pay attention?

**Hon. Kathleen O. Wynne:** I cannot speak to an ongoing legal situation, and I won't do that, but I can say to the member opposite that my record on the horse racing industry is very, very successful. The Alliance circuit—and this is eight tracks. Woodbine, Mohawk, Flamboro Downs, Georgian Downs, Western Fair, Clinton, Hanover, Grand River all have funding plans. They all have a strategy in place and a funding plan in place. Fort Erie has a funding plan. Rideau Carleton—there is conversation ongoing. Ajax has a funding plan, and Sudbury, Kawartha, Dresden, Hiawatha and Leamington are still in negotiation. We are very pleased at the progress that we've made. I've made it clear that the integration of horse racing with the gaming industry is what needs to happen. That is under way, Mr. Speaker, and those tracks will have a 2014 season. That's a success.

**The Speaker (Hon. Dave Levac):** Supplementary.

**Mr. Randy Pettapiece:** Well, Speaker, I've spoken to leaders in the industry, and they tell me the Premier's spin is completely at odds with reality. It's not up to the courts to sort this out; it's up to you, because you and the NDP made the mess. You need to clean it up. We have called for an immediate and permanent end to your so-called modernization plan that would build 29 new casinos while putting even more of the horse racing industry out of business. We would also re-establish a workable, transparent and affordable Slots at Racetracks Program. Why won't you—

*Interjections.*

**The Speaker (Hon. Dave Levac):** Be seated, please. Thank you, Premier?

**Hon. Kathleen O. Wynne:** The opposition is advocating for a return to a program that was not transparent,

that was not working, and I think he knows perfectly well that John Snobelen, Elmer Buchanan and John Wilkinson worked to put together a plan that would be transparent, that would focus on the industry and would allow for the integration of gaming and the horse racing industry. So as I said, the eight tracks in the Alliance circuit all have a plan for going forward. We're still in negotiation with some of the other tracks, but I'm very confident that the \$400 million over the next five years that we are investing in horse racing is going to allow the horse racing industry in Ontario to thrive and will not, as the opposition would suggest, return us to a non-transparent and unaccountable plan.

### AGRICULTURAL COLLEGES

**Mr. John Vanthof:** My question is to the Minister of Agriculture and Food. Last week agriculture in eastern Ontario was dealt a body blow with the decision to close Kemptville and Alfred agriculture college. Agriculture education should be hands-on and site-specific, because the process for learning—to learn agriculture, you learn it where you grew up, and a lot of those students are still going home to their family farm. But something else—farm folks, they understand hard budgetary decisions. But what they need is a chance to be able to help determine their future. Premier, you're the one person in this province who has the power to give those people a chance to see if they can save their college. You have the power. Will you use it?

**Hon. Kathleen O. Wynne:** To the Minister of Training, Colleges and Universities.

**Hon. Brad Duguid:** As was responded to in previous questions, the power to respond to this local challenge is found in the hands of the local people in those communities and the local members like the member from Glengarry–Prescott–Russell, who stepped up and got some local partners in Collège Boréal and La Cité Collégiale to help ensure that those students at the Alfred campus can continue to get the francophone agricultural courses that they want to pursue. I've reached out to the member for Leeds–Grenville as well, to say we can work with this on a non-partisan basis. What we do need are local stakeholders to step up and provide this programming or find a way to do it. We're open to those solutions. So we're happy to work with the member opposite, should he have some solutions to put forward.

**The Speaker (Hon. Dave Levac):** Supplementary?

**Mr. John Vanthof:** Once again, my question is to the Minister of Agriculture and Food. This is a question for the Minister of Agriculture and Food, and we need more than a fair-weather minister. We need more than a minister who's just going to make great announcements when agriculture is happy. Right now this area is in a crisis. They're not asking for a bailout. They're demanding a chance to come up with a plan, and they weren't given that chance. Why don't you talk to the people before these announcements—and, yes, the Minister of Agriculture can have an impact on this question.



1200

**Hon. Brad Duguid:** The member opposite would be a lot more helpful if he were to get off his soapbox, get to work and see if he can work with us to find local solutions to this local problem.

It's very important to say this: There is not a loss of programming here in the agricultural sector. The programming is moving to another location because, in the interests of the University of Guelph, they've determined that that's what's best for their students and that's what's best for the growth of the program.

At the same time, we recognize the local challenges that this creates. That's why we're working very closely with the member for Glengarry–Prescott–Russell, and we'll work with the member for Leeds–Grenville, other members and other community leaders to see if there's a similar solution available for the Kemptville campus.

We want to be constructive. We want to make sure that we're doing the best that we can to ensure that the agricultural community is well served.

#### ORDER OF BUSINESS

**The Speaker (Hon. Dave Levac):** In light of passage of Bill 156, An Act to proclaim the month of January Tamil Heritage Month, I draw the members' attention to the fact that the opposition day motion designated for this afternoon is identically worded and affects sections of Bill 156.

Standing order 52 provides that "no motion, or amendment, the subject-matter of which has been decided upon, can be again proposed during the same session." I must therefore rule that the motion designated opposition day number 2 is now out of order and may not be proceeded with.

#### NOTICES OF DISSATISFACTION

**The Speaker (Hon. Dave Levac):** Pursuant to standing order 38(a), the member from Leeds–Grenville has given notice of his dissatisfaction with the answer to his question given by the Minister of Agriculture and Food concerning the closure of the Kemptville and Alfred agricultural colleges. This matter will be debated tomorrow at 6 p.m.

Pursuant to standing order 38(a), the member from Perth–Wellington has given notice of his dissatisfaction with the answer to his question given by the Minister of Agriculture and Food concerning the horse racing industry. This matter will be debated tomorrow at 6 p.m.

#### VISITORS

**The Speaker (Hon. Dave Levac):** The leader of Her Majesty's loyal opposition on a point of order.

**Mr. Tim Hudak:** Thank you, Speaker; I appreciate your indulgence. I just want to introduce to members of the assembly the bilingual political science class joining us from Glendon College at York University. They are

here, good or ill, to see democracy in action today. I want to welcome the students and wish them all the best.

**The Speaker (Hon. Dave Levac):** The member from Bruce–Grey–Owen Sound on a point of order.

**Mr. Bill Walker:** A point of privilege, Mr. Speaker, if I could.

**The Speaker (Hon. Dave Levac):** A point of order.

**Mr. Bill Walker:** A point of order; sorry.

Mr. Speaker, the government of the day continues to talk about working in partnership. I wonder why today they're out glad-handing in my riding, handing out—

**The Speaker (Hon. Dave Levac):** Stop, please.

*Interjections.*

**The Speaker (Hon. Dave Levac):** I stand—

*Interjections.*

**The Speaker (Hon. Dave Levac):** I'll wait.

*Interjections.*

**The Speaker (Hon. Dave Levac):** I stand; you sit. Thank you.

The Attorney General on a point of order.

**Hon. John Gerretsen:** Is it in order to ask for a late show before the answer has been given by a minister?

**The Speaker (Hon. Dave Levac):** A process is in place, and it was appointed properly.

The member from Barrie on a point of order.

**Mr. Rod Jackson:** Earlier, the minister responsible for the Pan Am Games referred to comments made by myself and the member from Hamilton East–Stoney Creek as "drive-by shootings." I believe this to be highly unparliamentary and very inappropriate. It's my hope that the minister will apologize and withdraw.

*Interjections.*

**The Speaker (Hon. Dave Levac):** While we do not condone any kind of language that would inflame, there were no specific references made to individuals. I would also caution all of us against using any kind of language that would inflame. Finding—

*Interjection.*

**The Speaker (Hon. Dave Levac):** I'll wait while I try to respond.

I find that each of us needs to reflect inside or maybe look in the mirror and ask ourselves whether we are being parliamentary.

The Minister of Transportation.

**Hon. Glen R. Murray:** Mr. Speaker, I just wonder if we could take a moment to celebrate St. Patrick's Day. I wish everybody a happy St. Patrick's Day. Maybe we could just honour it with the spirit of a bit of beer and a bit of fun. Thank you.

**The Speaker (Hon. Dave Levac):** I wish everyone the best today. There are no deferred votes. This House stands adjourned until 1 p.m. this afternoon.

*The House recessed from 1205 to 1300.*

## MEMBERS' STATEMENTS

## GEOFF STEVENS

**Mr. Bill Walker:** I rise to pay respect to a popular musician and larger-than-life resident of Bruce–Grey–Owen Sound. Geoff Stevens passed away in his home on Tuesday, January 14, 2014, at the age of 48, almost four years to the day he was diagnosed with cancer.

A talented and lifelong musician and performer, music and family were his life. Geoff first played in his dad's Brantford area country band at age 16. After moving to the Grey–Bruce area in his twenties, Geoff formed the band Outskirts, then toured with Stone Road before returning home as the Geoff Stevens Band. The Geoff Stevens Band would become one of the most popular in our community, playing sold-out shows everywhere they performed, including the annual, and very popular, Salmon Spectacular Fishing Derby.

"It wasn't ever about Geoff; it was about giving the people a good time," shared a treasured friend and fellow musician, Brian Tannahill. "He never claimed to be a virtuoso guitar player or an amazing fiddle player, but he could entertain and work a crowd like nobody else."

Always ones to seize the day, Geoff and Brian in 2010 co-wrote a song, Gonna Find a Cure. Geoff wanted to sing about living with cancer, but more so about how staying positive was to a degree a part of his healing. He really believed his attitude made a big difference in his life, and it showed while he was performing and while he was suffering. "You can't control what happens to you, you can only control what you do with it, right? I can't control what the cancer's going to do, but I can control what I'm going to do while I've got it," was Geoff's mantra.

I encourage everyone to check out Gonna Find a Cure on YouTube, and if so inclined, donate in support Geoff and his wish to find a cure for cancer.

Geoff was also a gifted craftsman whose one-of-a-kind kitchen cabinets adorn homes throughout the Bruce–Grey area. His wife, Sherrie, said his big source of pride was the maple syrup cabin he built in the family's bush. When they found out before Christmas Geoff had only weeks to live, friends and acquaintances rallied together to finish the cabin so they could spend Christmas Eve there. This was a special day and a lasting tribute to a wonderful husband, father and friend.

Geoff also enjoyed the outdoors and ATVing. He was a proud family man who enjoyed watching his daughter, Madison, highland dance, and son, Mitchell, play hockey. "That was a big part of our family life," said Sherrie. "He was a pretty proud father that way."

Jeff Farmer, one of his best friends, said people gravitated towards Geoff because of his energy and passion for life. "You could never be unhappy around him because he just would not allow it," said Farmer.

I would like the House to join me in paying respect to Geoff Stevens for sharing his talents with so many and for showing great courage even in his darkest days.

Geoff left his legacy in this world through his contagious enthusiasm for life, even in times of ill health, his musical talents and his ability to make everyone happy. He was a fantastic entertainer, a wonderful family man and an inspiring person who taught all of us a great message: Live life to the fullest every day and do your best to make it the best it can be. I will always remember his smile and laughter and, of course, his music.

Geoff, you will be missed, my friend. However, please be assured that "the song will play on" for you and you will remain in our memories always.

## CO-OP EDUCATION

**Ms. Peggy Sattler:** Speaker, this week marks Co-operative Education Week in Canada. Education at Work Ontario, or EWO, is the provincial voice of post-secondary co-operative education and is celebrating National Co-op Week by presenting its annual Student of the Year awards. The awards recognize two outstanding co-op students, one from college and one from university, who have demonstrated exceptional job achievement, extra-curricular involvement, academic achievement and a strong contribution to co-operative education. On behalf of the NDP caucus and all members of this House, I offer our congratulations and thanks to this year's winners, Hargurdeep Singh from Sheridan College, and Massine Bouzerar from Brock University.

I also want to express our appreciation to the 40,000 Ontario students who participate in co-operative education programs at 37 colleges and universities. Co-op is a long-established and highly effective form of work-integrated learning that benefits not only students but Ontario's economy as a whole.

Students gain hands-on experience in their chosen field of study and opportunities to develop skills, explore career options and network with potential employers. Co-op employers benefit from the new ideas, fresh perspectives and enthusiasm that students bring to the workplace. Institutions can use feedback from co-op employers to improve the quality and relevance of program curriculum.

My private member's bill, to be introduced later today, will ensure that more Ontario students and employers can reap the benefits of Ontario's exemplary co-op programs and other high-quality work-integrated learning experiences.

## EQUAL OPPORTUNITY

**Ms. Soo Wong:** I'm pleased to rise today to recognize some of the outstanding leading women and girls in my community.

As the first Chinese Canadian woman elected to the Ontario Legislature, I'm very proud to celebrate how far we have come, proud to reflect on the women who pioneered the way for us, and proud to reaffirm our dedication as women to fight for a society that promotes

diversity, individuality and, most importantly, a world where women are treated as equals.

All women in this House have overcome barriers. They have also opened doors for future generations. Recently—as early as the 1980s—only eight women were elected here in the Legislature. Today, we have 25 women sitting as elected members in this House, including our first woman Premier. That's progress, Mr. Speaker.

In Scarborough–Agincourt, I continue to fight for the empowerment of women and girls in my riding. I'm pleased to announce that, this year, 11 young women and girls in Scarborough–Agincourt have won the Leading Women, Leading Girls, Building Communities Award. This award honours the many women and girls in our community who have worked to improve the lives of others. These award winners are Evaline Xavier, Shaumya Sivasuthan, Lee Soda, Vanaja Indirakumar, Eva Yeung, Jean Kennedy Campbell, Winnie Cho, Valerie Nelson, Sonia Siu, Naheed Khan and Felecia Wong. These women are true role models for young girls everywhere.

I want to thank these winners and all the women in our community for everything they do to advance the cause of gender equality worldwide.

#### HIGHWAY IMPROVEMENT

**Mr. Randy Pettapiece:** My constituents tell me that the government's plan for Highway 7/8 still needs some work. I've met with people who live and work near the highway. Just last week I met with Agricultural Business Community representatives. I've met with ministry staff and I've attended public information centres. In December, I met with representatives of the county of Perth and the township of Perth East.

I followed up with the Minister of Transportation concerning a joint letter from the county of Perth, the city of Stratford and the townships of Perth East and Perth South. They raised some serious concerns about the latest plan for the highway; to name just a few: loss of prime agricultural land, inadequate attention to impacts on local agriculture, delayed emergency response times, emergency access issues, and added costs that could be down-loaded to municipalities.

The four municipal partners together requested an independent peer review of the government's plan. I supported their request. It was a reasonable and constructive response to a plan that still does not reflect the needs of our area, despite the government's years of planning.

Our municipalities are showing leadership, demonstrating their desire to work together and contribute to a better solution. We need the Minister of Transportation to show that kind of leadership. In February, he dismissed their request for a peer review. Respectfully, I call on the minister to reconsider his decision and approve it.

#### ORGAN AND TISSUE DONATION

**Mr. Michael Mantha:** Today I want to take the opportunity to raise awareness of the importance of organ and tissue donation and to tell you about a dear friend of mine, Kim Clouthier, whose life we just recently celebrated.

Kim received a double lung transplant a year and a half ago—a million-dollar gift, as Kim referred to it. This is a gift that we can all give.

There's a chronic shortage of organs and tissues available for transplant across Canada. The need for organs in this province outweighs their availability. Currently, there are over 1,500 people in this province waiting to receive life-saving organ transplants, and thousands more are waiting for life-enhancing tissue transplants. Unfortunately, so many people have died while waiting for transplants. Families are losing their children, their parents, their loved ones.

The Trillium Gift of Life Network works with hospitals and transplant centres and finds matches. They work from a waiting list and start with the most urgent. It's unfortunate that we have such a long waiting list and that people are dying when we all have the gift to save another person's life, like Kimmy's.

I encourage everyone here in this room to visit the website [www.beadonor.ca](http://www.beadonor.ca) and fill out the donor registration and consent form. You, too, could give the gift of life.

#### 1310

Kim Clouthier received the gift of life through a lung donor, giving us more time with her. Kim gave me the gift of allowing me to be part of her family, having her mom and dad and family members accept me as one of their own. Kim welcomed me into her circle of friends, but the best part was her friendship.

I want to thank her donor for allowing us more time with her. I want to thank all donors for giving us the gift of life. And I want to encourage everyone here listening to please sign your donor cards.

#### CELINE TOWER

**Mr. John Fraser:** I'm pleased to stand today to pay tribute to my friend Celine Tower, who passed away on March 7, in Colombo, Sri Lanka, while visiting her homeland.

Celine dedicated her life to serving her community. She was a board member at the Heron Emergency Food Centre, volunteered at the cancer centre and the Ottawa Hospital, delivered Meals on Wheels, and collected donations for many charitable and health foundations.

I had the honour to work with Celine for many years while she diligently served for over 30 years as the editor of *Vistas*, a long-standing not-for-profit community newspaper that helps keep our community together. You could always count on Celine to speak her mind, and she was a kind and generous person.

Celine was one of the most determined and purposeful people I have ever met. As an appreciated member of our community, Celine received many awards for her volunteer work. Most recently, she was honoured with the Queen's Diamond Jubilee Medal.

To her husband, Courtney, her children, Amanda and Courtney, her granddaughter, Samara, and her sister, Therese Ferdinand, and to all her extended family and friends, on behalf of our community, I would like to express our deepest condolences and sympathy. We will all miss her.

#### CLARA HUGHES

**Mr. Michael Harris:** This past Friday, March 14, Clara Hughes started her Big Ride across Canada to help grow awareness, acceptance and action towards a stigma-free society for those who have a mental illness.

As part of the Bell Let's Talk campaign, Clara is cycling over 12,000 kilometres and visiting 95 communities across this country. Her goal is to create a conversation about mental health and to help benefit local programs in towns and cities throughout Canada.

As you might already know, Clara is a six-time Canadian Olympic speed skating and cycling medallist, but her other greatest accomplishment was overcoming depression. Like Clara, many Canadians struggle with mental illness. As many as one in five people will suffer with a mental illness in their lifetime, according to the Canadian Mental Health Association. That means each one of us has been challenged by this illness directly or indirectly, whether it be depression, anxiety, bipolar, schizophrenia or a personality disorder. Whether you are struggling with an illness yourself or being affected by it through a friend, family member or co-worker, it's important that we educate ourselves about these illnesses and have an open mind about overcoming them. Clara also demonstrates that having an active lifestyle is important to keeping us mentally healthy.

She will be hosting events like the Journey of Hope party at Bingemans in Kitchener this Thursday, and visiting schools, like Kitchener-Waterloo Collegiate Friday morning.

Speaker, I encourage everyone to go online to [clarasbigride.bell.ca](http://clarasbigride.bell.ca) to find out when she will be riding through your community.

#### ORDRE DE LA PLÉIADE

**M. Phil McNeely:** L'Ordre de la francophonie et du dialogue des cultures reconnaît chaque année six ontariennes ou ontariens pour s'être démarqués de façon exceptionnelle par leur contribution à faire rayonner la langue française. Cette distinction marque ainsi les efforts et l'apport indéniables de ces individus à la promotion de la culture française dans leur communauté respective mais aussi au niveau de la francophonie partout en Ontario.

Nous célébrons d'ailleurs aujourd'hui cette reconnaissance à la francophonie lors d'une cérémonie en après-midi en présence de l'honorable David C. Onley, lieutenant-gouverneur de l'Ontario.

Je tenais à féliciter tout particulièrement devant cette chambre M<sup>me</sup> Nicole Fortier d'Orléans, qui recevra la médaille de l'Ordre de la Pléiade cet après-midi. Elle est présidente de la Société franco-ontarienne du patrimoine et de l'histoire d'Orléans et a été instrumentale à l'organisation des activités commémorant le passage de Champlain aux abords de l'Île Petrie, il y a 400 ans de cela.

Félicitations une fois de plus aux six récipiendaires de cette année : Nicole Fortier, d'Orléans; Élane Legault, de Bowmanville; Ronald Marion, de Welland; Germaine Paquette, d'Azilda; Paul-François Sylvestre, de Toronto; Denis B. Vaillancourt, de Rockland. Vous êtes des symboles pour les générations qui suivent.

#### AGRICULTURAL COLLEGES

**Mr. Steve Clark:** I rise on behalf of the more than 5,000 people who have signed my petition to save the Kemptville and Alfred agricultural colleges.

I'm also representing the 400 people who attended an emergency meeting Saturday in Kemptville, organized by the Ontario Federation of Agriculture. They all understand that continuing these specialized agricultural educational programs is critical to the future success of eastern Ontario's farming and agri-food sectors in an increasingly competitive world economy.

The University of Guelph's short-sighted decision to close these campuses left Ontario without agricultural education east of Guelph. This is unacceptable. That's why I immediately asked the Premier and Minister of Agriculture to work with us and develop a plan to save these colleges. I was very disheartened by her refusal today to grant my request for a two-year moratorium on these closures. A moratorium is essential, and it's the first step to give us the time to develop a business plan for the future of these campuses. It's unacceptable to hear the Minister of Agriculture say, "Don't worry, the programs will continue somewhere else." We must maintain them in eastern Ontario, and I have every confidence we can build a plan to do that if we have the time.

So I'm taking the Premier at her word to work cooperatively, by calling on her now to come to Kemptville with me. Let's meet the committee formed at Saturday's emergency OFA meeting, and you can hear for yourself why there is so much widespread support for that moratorium.

#### EVENTS IN SRI LANKA

**The Speaker (Hon. Dave Levac):** The leader of the third party on a point of order.

**Ms. Andrea Horwath:** As the Tamil Heritage Month motion has passed this morning, and as we are joined here by a number of Tamil Canadians who have lost their

family members, friends and relatives in the war in their homeland, I seek unanimous consent that the House observe a moment of silence to pay respect and to remember the thousands upon thousands of Tamils who lost their lives in the decades of violence, which continues in Sri Lanka.

**The Speaker (Hon. Dave Levac):** The leader of the third party is seeking unanimous consent for all of us to stand in a moment of silence, in respect and honour of the Tamil community. Do we agree? Agreed.

I would ask all members in the House to stand—including our guests—to observe a moment of silence for the request.

*The House observed a moment's silence.*

**The Speaker (Hon. Dave Levac):** Thank you.

**Mr. Jagmeet Singh:** Point of order.

**The Speaker (Hon. Dave Levac):** A point of order from the member from Bramalea–Gore–Malton.

**Mr. Jagmeet Singh:** Mr. Speaker, on behalf of New Democrats and particularly the leader of the New Democratic Party, Andrea Horwath, we would like to acknowledge the groups that made the Tamil Heritage Month possible, and I acknowledge them here today. The groups are: Arivakam Canada, the Association of Canadian Tamil Poets, the Brampton Tamil Association, the Canadian Tamil Academy, the Canadian Hindu priest association, the Canadian Tamil Alumni Association, the Canadian Tamil Congress, the Canadian Tamils Sports Association, the Canadian Tamil Women's Development Organization, the Canadian Tamil Youth Alliance, Cedarwood Tamil Community Association Ratepayers, the Centre for Canadian Tamils, the Durham Tamil Association, the Markham Tamil Organization, the Mississauga Tamil Association, the National Council of Canadian Tamils, Ottawa Muthamil Kala Mantram, the Society for the Aid of Community Empowerment, the Tamil Creative Writers Association, the Tamil Cultural and Academic Society of Durham, the Tamil Eelam Society of Canada, the Tamil Information Centre, the Tamil Youth Organization–Canada, and Vasantham (Tamil Seniors Wellness Centre).

All of these groups made this possible, and I'd like to acknowledge them and thank them on behalf—

**The Speaker (Hon. Dave Levac):** As the member would know, that's not a point of order, but my patience was not pressed. Thank you.

The Minister of Transportation and Infrastructure on a point of order.

**Hon. Glen R. Murray:** Yes, on an equally pressing point of order. On May 18 every year, I and several people of the Tamil Youth Alliance plant trees at a memorial site for Mullivaikal, which is that terrible day of slaughter. We've invited MPPs every year to come that we've been doing this; this will be the fifth year. I would just like, in the spirit of co-operation—because I think this has been one of the better moments in the House; I want to thank the other parties—to extend that invitation. We're trying to plant 40,000 trees over the next couple of years to remember everyone who was in-

involved. This is a non-partisan event; I would love to see all of you.

**1320**

**The Speaker (Hon. Dave Levac):** Again, not a point of order, but my patience was not pressed. I appreciate everyone's opportunities here.

It is now time for reports by committees.

## REPORTS BY COMMITTEES

### STANDING COMMITTEE ON FINANCE AND ECONOMIC AFFAIRS

**Mr. Kevin Daniel Flynn:** I beg leave to present a report on pre-budget consultations, 2014, from the Standing Committee on Finance and Economic Affairs and move the adoption of its recommendations.

**The Speaker (Hon. Dave Levac):** Does the member wish to make a short statement?

**Mr. Kevin Daniel Flynn:** Briefly, as Chair of the committee, I'd like to thank all members of the committee from all three parties for the collegial approach they brought to the exercise of travelling around the province of Ontario, hearing from its citizens. In the report you will find three recommendations from the committee and two dissenting opinions, which makes sense from a three-party system, Speaker. My thanks to all who came out and all who involved themselves in this process. I would move adoption of the report.

**The Speaker (Hon. Dave Levac):** Mr. Flynn moves adjournment of the debate—I think that's what you said. Yes, adjournment of the debate. Is it the pleasure of the House that the motion carry? Carried.

*Debate adjourned.*

## INTRODUCTION OF BILLS

### LEARNING THROUGH WORKPLACE EXPERIENCE ACT, 2014

#### LOI DE 2014 SUR L'APPRENTISSAGE PAR L'EXPÉRIENCE EN MILIEU DE TRAVAIL

Ms. Sattler moved first reading of the following bill:

Bill 172, An Act to amend the Ministry of Training, Colleges and Universities Act to establish the Advisory Council on Work-Integrated Learning / Projet de loi 172, Loi modifiant la Loi sur le ministère de la Formation et des Collèges et Universités pour créer le Conseil consultatif de l'apprentissage intégré au travail.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement.

**Ms. Peggy Sattler:** This bill amends the Ministry of Training, Colleges and Universities Act to create a provincial advisory council on work-integrated learning, also called WIL, composed of representatives from student groups in the post-secondary sector as well as from labour market and economic development organizations. The overall mandate of the council is to advise the minister on how to increase post-secondary work-integrated learning opportunities, particularly paid WIL.

The bill sets out specific criteria to define work-integrated learning, which can include co-ops, internships, field placements, practicums and more. The council is responsible for making recommendations in three key areas:

—how to increase employer awareness of the benefits of WIL and encourage more employers to participate;

—how to support institutions in delivering effective WIL and in maximizing the educational benefits for students; and

—how to ensure that students who are interested in participating in WIL are able to do so.

The council will also advise the minister on the development of a website to offer one-stop access for employers to find out about post-secondary programs that include a WIL component and the skills that students would bring to the workplace.

Finally, the bill requires the council to report annually on Ontario's progress with regard to work-integrated learning.

HIGHWAY TRAFFIC  
AMENDMENT ACT (KEEPING  
ONTARIO'S ROADS SAFE), 2014

LOI DE 2014 MODIFIANT LE CODE  
DE LA ROUTE (ASSURER LA SÉCURITÉ  
DES ROUTES DE L'ONTARIO)

Mr. Murray moved first reading of the following bill:

Bill 173, An Act to amend the Highway Traffic Act in respect of various matters / Projet de loi 173, Loi modifiant le Code de la route en ce qui concerne diverses questions.

**The Speaker (Hon. Dave Levac):** Is it the pleasure of the House that the motion carry? I heard a no.

All those in favour, say "aye."

All those opposed, say "nay."

Carried.

*First reading agreed to.*

**The Speaker (Hon. Dave Levac):** The member for a short statement?

**Hon. Glen R. Murray:** I'll make my comments under ministers' statements.

STATEMENTS BY THE MINISTRY  
AND RESPONSES

ROAD SAFETY

**Hon. Glen R. Murray:** It's really indeed a great pleasure to stand to introduce this bill and to discuss it briefly. I'm going to start with a group of thank yous from some of my friends in the gallery and I'm going to conclude with some acknowledgment and thank yous to some of my colleagues here in the House, and I'll try to provide the meat of the bill in between those two things.

This has been a remarkable amount of work. Our roads right now in Ontario, as you know, are the safest in North America. Given how north we are, how vast and varied our geography is, that we have safer roads than California or Iowa or Georgia is really quite something. That is due to the vigilance of many folks in the community. I want to thank the Ontario Provincial Police for the role they played in this bill. The Canadian Auto Association is represented here today by Teresa Di Felice, Elliott Silverstein and Silvana Aceto. They have been remarkable, and their fingerprints very much are on this bill. They've been great teachers and mentors for me through this process. Also joining us are Share the Road Cycling Coalition's Howard Brown and Eleanor McMahon, who have, from personal tragedy and experience, driven a great deal of this. Remarkable and dear friends of the Ontario Trucking Association—we're joined today by its president and CEO, David Bradley. There's a great deal here on trucking. Much of this is work that the OTA has been trying to achieve for a long time, and I want to thank them.

As you know, I am an automobileless household and a cyclist, so it's particularly great for me that Jared Kolb from Cycle Toronto is here, and the larger cycling community that has worked as part of that—also the Ontario Medical Association's Katie MacKay, who is here. I also want to thank—

**Mr. Shafiq Qaadri:** Let's hear it for the doctors.

**Hon. Glen R. Murray:** The doctors absolutely have been a big part, and the coroner. Much of what's in this bill reflects the coroner. I'm going to come to my colleagues at the end, but I will take you through exactly what the bill purports to do if it enjoys the confidence of this House and my colleagues.

As I have mentioned, we have been ranked amongst the safest streets and highways in North America. This world-class performance is the result of our tough laws, strong enforcement and the work of many dedicated road safety partners. Keeping our roads safe for everyone—drivers, cyclists and pedestrians—is a top priority of this government and indeed, I think, all members of this Legislature. We recognize that despite Ontario's record of success, there is still more that the province can do to improve its road safety programs.

This is not a world of cyclists, drivers, pedestrians and transit riders. We are a world of people who move: to work, to school and back home to spend time with their

families. Those trips sometimes have our moms on bicycles, our dads in cars and our kids in wheelchairs or walking our sidewalks and crossing our busy intersections. It is our job to ensure that our roads are safe for all Ontarians, no matter what choice they make about how they move. I rise in the House today to introduce new legislation that, if passed, would keep Ontario a leader in road safety. Most importantly, this legislation would keep people who use our roads safer—drivers, cyclists and pedestrians alike.

Today, I am pleased to introduce our government's Keeping Ontario's Roads Safe Act, 2014. If passed, this legislation would reduce collisions, injuries and fatalities across Ontario while improving the safety of all road users. It would be one step in giving Ontarians healthier, more convenient and safer choices on how they choose to get around. The legislation, if passed, improves measures to address drivers who repeatedly drink and drive, by requiring them to complete intensive alcohol education, treatment and monitoring programs, building on the great success of our anti-drinking-and-driving laws. As well, for those who continue to use their cellphones while driving, this proposed legislation would see minimum fines increased as much as \$240 from the current penalty. Going forward, we plan to introduce three demerit points upon conviction. This legislation would also ensure that future regulations will allow us to accept recommendations from a broader range of health care practitioners through our mandatory medical reporting program.

### 1330

This legislation also looks at what we can do to improve road safety in order to keep pedestrians safe. The number of pedestrians killed has declined significantly over the last 25 years. However, pedestrians still, remarkably, represent about one in six of all motor-vehicle-related fatalities in Ontario, and 41% of these have occurred at intersections. In response to the coroner's office recommendations and municipal requests, this legislation, if passed, would require drivers to yield the whole roadway to pedestrians at school crossings and pedestrian crossovers. It would also support the use of new pedestrian crossing devices.

We know that there are other choices people make to get around. One in three commutes is less than five kilometres, a distance an adult could cycle in about 30 minutes. Cycling, walking and active transportation are the healthiest and least expensive solutions to congestion and could divert a huge amount of people out of cars. My motto has been, if you've noticed my weight loss, "burn fat, not fuel," because I burn off my body fat on my way to work rather than filling up my tank. That's why, last year, we released #CycleON, Ontario's 20-year strategy to become the most cycling-friendly jurisdiction in North America and achieve first place in cycling and active transportation tourism. This is very important to rural and small-town Ontario, who are providing leadership in this area.

If passed, this legislation would build on that strategy, increasing fines for motorists "dooring" cyclists. This

legislation would require motorists to keep a distance of at least one metre from their vehicles—and cyclists the same when passing motorists. This one-metre rule was one of the central recommendations of the coroner's report and was viewed as a critical measure to reduce fatalities on our roads. It would also support cycling on paved shoulders of unrestricted provincial highways and in contra-flow bicycle lanes in urban centres to give cyclists more choices on how and where to travel.

These changes and numerous others we're proposing all recognize that everyone needs to feel safe and protected on our roads and highways. Unsafe drivers and vehicles have no place on Ontario roads, and the people of Ontario deserve no less. Ontario is a North American leader in road safety, and we are committed to keeping it that way.

I would just like to pause before concluding, because this is maybe one of the most important things that I will say. This legislation builds off of four different private members' bills. We not only went through all the requests from stakeholders and from regular folks; we also went in this House, because I believe that we underutilize our MPPs—our House is at its best and is most productive when it is least partisan.

I obviously want to thank my colleague MPP Balkissoon for his work on distracted driving. You see his private member's bill reflected in this bill. I want to give a shout-out to the MPP from Parkdale-High Park, whose leadership, advocacy and consistency on promoting bicycle safety and keeping proper distances between motorists and cyclists—she has recognized for a long time that this was a critical priority. You will see that in this bill, reflecting her work. Mr. Miller, the MPP for Parry Sound-Muskoka, has pointed out the obvious silliness that it is illegal for cyclists to ride on paved shoulders in this province, so we are reversing that and supporting the other measures in his bills to provide more cycling-friendly routes across Ontario. Finally, my friend and my former critic, who is one of the dearest people in this House, who always has a great sense of humour, the MPP for Simcoe North, has long advocated and worked with CAA to try and ensure that we could provide greater safety for tow trucks and other operators at roadside, in the same way we do for police. That very excellent work and his leadership are reflected in this bill, and I want to give him a big shout-out for his leadership.

We are partisan at elections, and I've always said, if we could be Ontarians first before we're Liberals or Conservatives or New Democrats or labour or business or community folks, if we actually are citizens and put people at the front of the line and do the people's business—I hope that all members will see this as their bill, not just the MPPs that I mentioned here or our friends in the gallery. This is this place at its best. This is the Legislature's bill. It is the people's bill. I want to thank all those MPPs who showed great vision in providing those private members' bills. This is an all-party bill, and I hope it will quickly gain the confidence of this House and reflect that.

I want to just thank MPPs Fife, Miller and Colle, my parliamentary assistant, for the non-partisan cycle in caucus and the great work the three of them are doing. They are exemplary leaders, and I hope they will work with us to see this stewarded through the House.

God bless and keep everyone safe.

### CONSUMER PROTECTION

**Hon. Tracy MacCharles:** It's my privilege to rise in the chamber today to acknowledge World Consumer Rights Day, which occurred March 15, this past Sunday. This was first observed in 1983, and it has become an annual occasion for celebration and solidarity within the international consumer movement.

World Consumer Rights Day offers an opportunity to promote the basic rights of all consumers, to demand that those rights be respected and protected, and to expose marketplace abuses where they exist and social injustices that undermine those rights. I would suggest, too, that they also undermine our economy, Speaker.

I'm pleased to report that over the past year, our government has taken action on a number of reforms that benefit Ontarians through stronger rights and protections. These reforms fit well within the spirit of World Consumer Rights Day.

Among these initiatives is the Wireless Services Agreements Act that will take effect on April 1 of this year. This piece of legislation passed unanimously in this House on October 30, and received royal assent in November of last year. The Wireless Services Agreement Act affects about eight out of 10 Ontarians.

Coincidentally, the theme for this year's World Consumer Rights Day focuses on mobile phones, with the slogan, "Fix Our Phone Rights." That's exactly what our new legislation does, Speaker. It protects wireless consumers by requiring contracts to be written in plain language. The legislation also ensures that contracts clearly outline which services come with the basic fee and which result in extra charges. It requires wireless providers to get customer consent before amending, renewing or extending fixed-term contracts. It also enforces a cap on cancellation fees, making it less expensive for consumers to walk away from contracts, and it provides all-in pricing requirements that will let consumers know the all-in monthly costs of their cellphone and wireless services contracts.

With increasing use of wireless services across Canada and Ontario, we realized that we needed to do more to protect consumers. Our new legislation protects Ontario cellphone users by ensuring that they know their rights and that they are better informed.

As I stated earlier, World Consumer Rights Day offers an opportunity to promote the basic rights of all consumers. But consumer protection is more than just a one-day-a-year event. It's something that we should think about all the time. For this reason, we've established a new consumer education program called Consumer Protection Ontario. It offers information on consumer rights and

public safety and lets people know where to go to help protect themselves. Consumer Protection Ontario also encourages people to ask the right questions before completing a transaction or signing a contract for services. By directing people to where they can get answers to their questions, Speaker, we hope consumers will stand up for their rights and be better informed to make decisions before they make a purchase or enter into a contract.

This is all part of the ministry's role in educating, protecting and serving Ontario consumers by ensuring a fair, safe and informed marketplace. As a result of this commitment by our government, Ontarians benefit from some of the strongest consumer protection and public safety standards in all of North America.

This is part of our government's economic plan that is creating jobs for today and tomorrow, and it will enhance our economic competitiveness and make Ontario a more desirable place to live, work and invest.

**The Speaker (Hon. Dave Levac):** Statements by ministries?

It's now time for responses.

### ROAD SAFETY

**Mr. Norm Miller:** It's my pleasure to respond to the Minister of Transportation on his introduction of a new transportation bill. I should point out that our transportation critic is arriving a little later this afternoon, so that's why I'm honoured to have this job. Our member from Elgin–Middlesex–London will be in shortly.

I certainly would also like to acknowledge all the visitors in the gallery representing many different organizations—and Mr. Flynn—who are here this afternoon and have an interest in this transportation bill.

**1340**

I note that the bill does pick up from parts of at least four private members' bills. The member from Scarborough–Rouge River had a distracted driving demerit points bill, which I think certainly has merit. The member from Parkdale–High Park had the one-metre passing rule. The member from Simcoe North had a private member's bill to do with tow trucks and trying to afford them the same safety that police and ambulance now enjoy, where you move over a lane if you see a tow truck at the side. I think there have been some tragic accidents for tow truck operators, and that's an effort to make the highways safer for them and others. Of course, my own—I'm in a bit of a conflict, Mr. Speaker, as my own private member's bill, Bill 137, the paved shoulders for cyclists bill, is also, as far as I understand, to be incorporated.

Of course, we haven't seen the bill so I'll look forward to seeing the bill, but my private member's bill, of course, would require a minimum of a one-metre paved shoulder on designated provincial highways when they're being reconstructed and also would change the Highway Traffic Act so that it would in fact be legal to drive on paved shoulders.

As I've stated previously, I think that makes sense for a number of reasons: safety for pedestrians, cyclists,



automobile drivers, and truck drivers as well, being certainly one of the number one reasons to do it. Health—the fact that the main reason people don't cycle is that they're worried about their safety. So the more safe places you can provide for people to cycle, the more likelihood people will get out and cycle, and, of course, that has positive effects for the population.

I see I'm out of time so I will not go on. I'll allow my other critic to talk about the other bill. We look forward to seeing the bill in detail and taking it to our caucus.

### CONSUMER PROTECTION

**Mr. Toby Barrett:** On March 15, 1962, President Kennedy gave a speech which led to the creation of the Consumer Bill of Rights, and on March 15, 1983, a number of organizations began organizing and observing that date to promote basic rights.

I will point out that the Progressive Conservative Party has always been in the forefront of an open, trustworthy consumer market, and we as government tabled and enacted the Consumer Protection Act in 2002.

World Consumer Rights Day is an opportunity to promote basic rights, demanding those rights be respected and protected. It's also an opportunity to fight abuse in the marketplace, social injustice which would undermine the rights that we are talking about today.

As we know, the focus this year is on the digital age. We do live in an era of ideas and information. Our digital world depends on communication networks, obviously the Internet and the ability to not only access but to share information across those networks. So the consumer movement itself has a very important role to ensure that these networks are accessible, affordable, reliable and safe.

Consumers remain drivers of this digital-based economy. Being provided with fast-spreading, timely information on the Internet on mobile devices, cellphones, better enables consumers to really be more knowledgeable about the product itself and the service, and to make meaningful purchases, ever bearing in mind the importance of ensuring we have competition, which obviously leads to lower product prices, and quality.

### ROAD SAFETY

**Mr. Gilles Bisson:** Mr. Speaker, I'm only going to take a couple of minutes because we've got to share five minutes between the three of us, but I wanted to touch very quickly on three parts of the transportation bill.

I noticed that you are going to be amending section 28 of the current act in order to deal with truck lengths from 25 metres to 27½. I think you recognize as well as I do that there are people on both sides of this issue, and this is going to have to go to committee in order to be able to hear from people about the pros and cons of that, because certainly there are those in the trucking industry who would like to see the extension of trailers, but there are many others who, quite frankly, feel opposed.

Just very quickly, this last point on the amendment of section 45, which is the reporting of medical conditions that may affect the person's ability to drive: How many of us in our constituency office get phone calls and people dropping in because they have been reported, there's nothing wrong with them, and they can't get their driver's licence back without going through a really excruciating process? In small towns across Ontario where you don't have the TTC down the road in order to move you around, it's deadly. I've got people in Fauquier, Moonbeam, Hearst and a whole bunch of other places who have lost their licence because they happened to go into the doctor's office, and the doctor said, "I'm required to report that you may have a condition that will affect your driving." If you're going to expand this for other medical professionals to do this, we need a much better mechanism in order to get these people's licences back when they're improperly assessed and put in that position.

**Ms. Cheri DiNovo:** I just want to respond also to the Minister of Transportation and say thank you for including the one-metre rule in your bill. I want to let folk know I tabled that bill almost four years ago in 2010—Bill 74. I want to give a shout-out to Eleanor McMahon, of Share the Road, who is now here, and also, of course, Cycle Toronto. These are the true heroes of cycling advocacy, so thank you, Eleanor, for Share the Road and all that you do.

The only thing I would say is, obviously, it's a long time in coming. I'm happy that the minister managed to change his Premier's mind, because I remember very clearly her speaking against this bill when it was first introduced. Times change; progress is made. This is good.

The other thing I would simply suggest is, of course, part of every new law is enforcement. One part of our bill was to up the fines, make it enforceable, make sure the enforcement happens as well as a change in law. I look forward to making some amendments perhaps to strengthen this.

Thank you so much. Thank you to everyone who worked on cycling safety. We need more cycling safety. There have been too many deaths, and we have to move forward.

### CONSUMER PROTECTION

**Mr. Jagmeet Singh:** It's a pleasure to rise on behalf of the New Democratic Party and our leader, Andrea Horwath, to add my thoughts to World Consumer Rights Day. When we speak about our rights, particularly when it comes to consumer rights—but in any circumstance when it comes to the discourse or the talk around rights—we have to talk about, on one hand, celebrating the fact that we have rights, but on the other hand, we have to talk about the reality that these rights are still being violated. There are a number of examples ongoing in our province where these rights which consumers—

people, individuals, humans—should have are being violated.

I know many people will agree with me with respect to their hydro bills. I know colleagues in this House have had their offices receive numerous calls and complaints from members of their community, from constituents, complaining about their Hydro One bills and the fact that Hydro One has consistently received complaints about their billing process. It has been escalated to the Ombudsman, and Hydro One is refusing to refund over-billing in favour of offering credit for future services, even when the overbilling amounts into the thousands of dollars. This is simply unacceptable, and we need to have this government actually do something instead of talking about rights—implementing some action to protect those rights. We call on this government, particularly when it comes to the Hydro One situation, to address the concerns of the people of Ontario, the consumers and citizens.

When we're speaking about consumer rights and we're talking about this year's theme, which is "Fix Our Phone Rights," while we have addressed some issues, it's still an issue of affordability and accessibility. Many people cannot afford it. Many people in rural Ontario or northern Ontario don't have access to coverage. That's an area that we need to really work on if we're truly interested in protecting people's consumer rights.

Lastly, auto insurance is an issue of consumer rights. The rates are far too high. Insurance companies are enjoying profits, and people are not getting the savings.

**The Speaker (Hon. Dave Levac):** The member from Burlington on a point of order.

**Mrs. Jane McKenna:** No, no, a petition.

**The Speaker (Hon. Dave Levac):** Oh. I thought it was introducing something. So we will not call it a point of order; we'll call it petitions.

1350

## PETITIONS

### SCHOOL SAFETY

**Mrs. Jane McKenna:** I have a petition to the Legislative Assembly of Ontario, and who initiated this petition is my constituent Julie Harrington, who's here in the west gallery.

"Whereas public schools and boards of education provide junior and senior kindergarten students with access and use of school provided bicycles, tricycles and scooters without helmets; and

"Whereas this practice can and has resulted in head injuries; and

"Whereas it is the responsibility of the Legislative Assembly of Ontario to ensure the safety and well-being of our children in ministry funded programs, such as schools;

"We, the undersigned, petition the Legislative Assembly of Ontario as follows:

"Either:

"(1) Prohibit schools and boards of education from providing bicycles, tricycles and scooters to junior and senior kindergarten programs; or

"(2) Schools and boards of education that wish to provide junior and senior kindergarten programs or any child with bicycles, tricycles and scooters must also provide helmets that are correctly sized for all children riding the equipment. Additionally, equipment must be checked and tracked monthly to ensure they are in good maintenance and pulled out of use if in need of any repair."

I support this and will affix my signature and give it to page Mira to deliver.

**The Speaker (Hon. Dave Levac):** Thank you. I believe we were able to do both: introduce and introduce the petition. So welcome. We're glad you're with us today.

## GOVERNMENT SERVICES

**Mr. Michael Mantha:** "To the Legislative Assembly of Ontario:

"Whereas northern Ontario will suffer a huge loss of service as a result of government cuts to ServiceOntario counters;

"Whereas these cuts will have a negative impact on local businesses and local economies;

"Whereas northerners will now face challenges in accessing their birth certificates, health cards and licences;

"Whereas northern Ontario should not unfairly bear the brunt of decisions to slash operating budgets;

"Whereas regardless of address, all Ontarians should be treated equally by their government;

"We, the undersigned, petition the Legislative Assembly of Ontario as follows:

"Review the decision to cut access to ServiceOntario for northerners, and provide northern Ontarians equal access to these services."

I fully agree with this petition and present it to page Eli.

## MINIMUM WAGE

**Ms. Soo Wong:** I have a petition addressed to the Legislative Assembly.

"Whereas the Ontario government has raised minimum wage by 50% since 2003 and will increase it to \$11, the highest provincial minimum wage in Canada, on June 1;

"Whereas both families and businesses in Ontario deserve a fair and predictable approach to setting the minimum wage;

"Whereas indexing minimum wage to CPI is supported by business, labour and anti-poverty groups from across Ontario as the best way to achieve that;

"Whereas indexing ensures minimum wage keeps pace with the cost of living, providing fairness for work-

ers and their families and predictability for businesses to plan and stay competitive;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That the Legislative Assembly of Ontario pass and enact, as soon as possible, Bill 165, Fair Minimum Wage Act, 2014.”

I fully support the petition, and I will give my petition to page Samantha.

#### AGRICULTURAL COLLEGES

**Mr. Steve Clark:** I have hundreds of names on a petition and, in addition, 5,000 names online.

“To the Legislative Assembly of Ontario:

“Whereas the University of Guelph’s Kemptville and Alfred campuses are two of Ontario’s outstanding post-secondary agricultural schools; and

“Whereas these campuses have delivered specialized and high-quality programs to generations of students from agricultural communities across eastern Ontario and the future success of the region’s agri-food industry depends on continuing this strong partnership; and

“Whereas regional campuses like those in Kemptville and Alfred ensure the agri-food industry has access to the knowledge, research and innovation that are critical for Ontario to remain competitive in this rapidly changing sector;

“Therefore we, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That Premier Wynne in her dual capacity as Minister of Agriculture and Food act immediately to reverse the University of Guelph’s short-sighted and unacceptable decision to close its Kemptville and Alfred campuses.”

I’m pleased to affix my signature in support and send it to the table with page Anthony.

#### OFF-ROAD VEHICLES

**M<sup>me</sup> France Gélinas:** I have this petition that comes from one of my constituents, Cléo St-Onge of Chelmsford, Ontario, in Nickel Belt.

“Whereas a motion was introduced at the Legislative Assembly of Ontario which reads ‘that in the opinion of the House, the operation of off-road vehicles on highways under regulation 316/03 be changed to include side-by-side off-road vehicles, four-seat side-by-side vehicles, and two-up vehicles in order for them to be driven on highways under the same conditions as other off-road/all-terrain vehicles’;

“Whereas this motion was passed on November 7, 2013, to amend the Highway Traffic Act 316/03;

“Whereas the economic benefits will have positive impacts on ATV clubs, ATV manufacturers, dealers and rental shops, and will boost revenues to communities promoting this outdoor activity;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“We call on the Ministry of Transportation to implement this regulation immediately.”

I fully support this petition, will affix my name to it and ask page Bani to bring it to the Clerk.

#### USE OF DIGITAL TECHNOLOGIES

**Mr. Shafiq Qadri:** I have a petition here addressed to the Legislative Assembly of Ontario which reads as follows:

“Whereas virtually all Legislatures in Canada have fully embraced digital technologies;

“Whereas digital communications are now essential for members of Parliament to conduct their business, correspond with constituents, respond to stakeholders, stay in touch with staff, store data and information securely, keep ahead of the news cycle, and to remain current;

“Whereas progressive record keeping relies on cloud technology, remote access, real-time updates, multiple-point data entry, and broadband, wireless and satellite technologies;

“Whereas as there is more to full exploitation of technology than having email;

“Whereas the Legislative Assembly of Ontario has been considering the value, utility and usage of digital devices within the legislative precinct and within the chamber of Parliament itself for several months;

“Whereas this consideration of digital empowerment of members continues to be unresolved, on hold, under consideration and the subject of repeated temporizing correspondence between decision-makers and interested parties;

“We, the undersigned, respectfully request all various decision-makers of the assembly and government to fully embrace digital technologies, empower members, acquire the optimal devices, maximize the many technology offerings and orchestrate a much-needed modernization of the conduct of parliamentary business for the eventual benefit of the people of Ontario.”

I certainly agree with this petition, sign it and send it to you via page Eli, direct delivery to Todd Decker of the table.

#### LYME DISEASE

**Mr. Jerry J. Ouellette:** I have a petition to the Legislative Assembly of Ontario:

“Whereas the tick-borne illness known as chronic Lyme disease, which mimics many catastrophic illnesses such as multiple sclerosis, Crohn’s, Alzheimer’s, arthritic diabetes, depression, chronic fatigue and fibromyalgia, is increasingly endemic in Canada, but scientifically validated diagnostic tests and treatment choices are currently not available in Ontario, forcing patients to seek these in the USA and Europe; and

“Whereas the Canadian Medical Association informed the public, governments and the medical profession in the May 30, 2000, edition of their professional journal that

Lyme disease is endemic throughout Canada, particularly in southern Ontario; and

“Whereas the Ontario public health system and the Ontario health insurance plan currently do not fund those specific tests that accurately serve the process for establishing a clinical diagnosis, but only recognize testing procedures known in the medical literature to provide false negatives 45% to 95% of the time;

“We, the undersigned, petition the Legislative Assembly of Ontario to request the Minister of Health to direct the Ontario public health system and OHIP to include all currently available and scientifically verified tests for acute and chronic Lyme diagnosis, to do everything necessary to create public awareness of Lyme disease in Ontario, and to have internationally developed diagnostic and successful treatment protocols available to patients and physicians.”

I affix my name in support.

#### ENVIRONMENTAL PROTECTION

**Ms. Catherine Fife:** “To the Legislative Assembly of Ontario:

“Whereas Enbridge Canada is proposing to reverse the flow of the Line 9 pipeline in order to transport western oil and tar sands oil through the most densely populated parts of Ontario;

“Whereas this pipeline project proposes changes to the pipeline that merit serious consideration, like the increase in oil carrying capacity and the transport of significantly more corrosive oil through the pipeline;

“Whereas this pipeline passes under cities and major rivers and a spill would risk the drinking water and health of millions of Ontarians and cause permanent damage to ecosystems;

“Whereas Line 9’s reversal will have impacts that must be analyzed beyond the National Energy Board hearings held by the federal government;

“Whereas the government of Quebec has already indicated its intention to conduct an independent review of the line reversal impact, including the flow of oil sands crude into Quebec;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That the province of Ontario acts in the best interest of the health and environment of the province and conduct a full environmental assessment of Enbridge’s proposed Line 9 reversal and capacity expansion projects.”

*Interjections.*

**Ms. Catherine Fife:** I’m proud to affix my signature and counter the heckling.

1400

#### RENEWABLE ENERGY

**Mr. John O’Toole:** I’m pleased to present a petition also to the Minister of the Environment, who is here.

“Whereas Roseplain Solar Farm Partnership has applied to the Ministry of the Environment for an update in its renewable energy approval application for a solar farm development at 5240 Concession Road 4, RR#1 in the township of Uxbridge;

“Whereas residents adjacent to the proposed project strongly object to a large industrial development on valuable agricultural land and woodlands;

“Whereas possible adverse impacts include reduced property values due to the appearance of the solar development;

“Whereas the province of Ontario has announced cancellation of two proposed nuclear reactors because of surplus generating capacity and furthermore we, as citizens, are concerned that the paying of a large subsidy to a foreign company for many years to come will add to the already enormous public debt incurred for building additional generating capacity;

“Therefore we, the undersigned, petition the Ontario Legislature not to proceed with this large scale industrial development, in view of the adverse impacts it will have on our community and our province.”

I’m pleased to sign this and to give it to Anthony to present it.

#### ONTARIO RANGER PROGRAM

**Mr. Michael Mantha:** “We, the undersigned residents of Ontario, draw attention to the Legislative Assembly of Ontario to the following:

“The Ontario Ranger Program takes youth out of their comfort zones by taking youth from the south and placing them in northern camps and vice versa, allowing for personal growth;

“The Ontario Ranger Program also helps nearby rural communities as the Ontario Rangers help with various work projects and build partnerships within the communities; the work is recognized and appreciated by these small communities;

“An extensive amount of work maintaining the interior routes in major provincial parks such as Quetico, Algonquin and Temagami is completed by Ontario Rangers on multi-day overnight canoe trips (and is otherwise unreachable);

“The lifelong skills and friendships built during the Ontario Ranger Program help youth develop into mature, confident, independent individuals, which is well worth the money spent on the program;

“Low-income and high-risk youth sent to rangers are isolated from their home situation and are exposed to the positive team-building environment within the Ontario Ranger Program;

“Therefore, your petitioners call upon the Legislative Assembly of Ontario to demonstrate that the Ontario Ranger Program is a valuable program to the youth of Ontario, reverse the decision to close the Ontario Ranger Program and continue to help youth make a difference in Ontario.”

I agree with this petition, and I affix my signature and present this to page Nusaybah.

#### AGRICULTURAL COLLEGES

**Mr. Jim McDonell:** I have a petition to the Legislative Assembly of Ontario.

“Whereas the University of Guelph’s Kemptville and Alfred campuses are two of Ontario’s outstanding post-secondary agricultural schools; and

“Whereas these campuses have delivered specialized and high-quality programs to generations of students from agricultural communities across eastern Ontario and the future success of the region’s agri-food industry depends on continuing this strong partnership; and

“Whereas regional campuses like those in Kemptville and Alfred ensure the agri-food industry has access to the knowledge, research and innovation that are critical for Ontario to remain competitive in this rapidly changing sector;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That Premier Wynne in her dual capacity as Minister of Agriculture and Food act immediately to reverse the University of Guelph’s short-sighted and unacceptable decision to close its Kemptville and Alfred campuses.”

I will be signing this and passing it on to Simon.

#### OFF-ROAD VEHICLES

**Mr. Michael Mantha:** “To the Legislative Assembly of Ontario:

“Whereas a motion was introduced at the Legislative Assembly of Ontario which reads ‘that in the opinion of the House, the operation of off-road vehicles on highways under regulation 316/03 be changed to include side-by-side off-road vehicles, four-seat side-by-side vehicles, and two-up vehicles in order for them to be driven on highways under the same conditions as other off-road/all-terrain vehicles’;

“Whereas this motion was passed on November 7, 2013, to amend the Highway Traffic Act 316/03;

“Whereas the economic benefits will have positive impacts on ATV clubs, ATV manufacturers, dealers and rental shops, and will boost revenues to communities promoting this outdoor activity;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“We call on the Ministry of Transportation to implement this regulation immediately.”

I agree with this petition and present it to page Jonah to bring down to the Clerks.

#### WIND TURBINES

**Mr. Bill Walker:** You will all like this one for sure.

“To the Legislative Assembly of Ontario:

“Whereas residents of Ontario, mayors and councillors from more than 80 municipalities and Ontario’s largest

farm organizations and rural stakeholders, the Ontario Federation of Agriculture and the Christian Farmers Federation of Ontario, seek an immediate moratorium on ... wind development” projects awaiting approval “until an independent and comprehensive health study has determined that turbine noise is safe to human health; and

“Whereas the provincial Liberal government’s study back in 2011 failed to conclude anything more than that it needed to continue to study the turbine sound impacts; and

“Whereas the federal government is launching, through Health Canada, the first comprehensive study of health impacts of wind turbines;

“We, the undersigned, petition the Legislative Assembly of Ontario as follows:

“That the Liberal government follow the federal lead, accept the objective of the federal wind study, agree and accept that until the study is finished it will not approve any new wind turbine projects in Ontario, effective immediately.”

I strongly endorse it, will sign it and send it with page Samantha. Thank you for your indulgence, Mr. Speaker.

**The Acting Speaker (Mr. Ted Arnott):** The time for petitions has in fact expired.

#### ORDERS OF THE DAY

##### FIGHTING FRAUD AND REDUCING AUTOMOBILE INSURANCE RATES ACT, 2014

##### LOI DE 2014 DE LUTTE CONTRE LA FRAUDE ET DE RÉDUCTION DES TAUX D’ASSURANCE-AUTOMOBILE

Mrs. Jeffrey, on behalf of Mr. Sousa, moved second reading of the following bill:

Bill 171, An Act respecting insurance system reforms and repair and storage liens / Projet de loi 171, Loi concernant les réformes du système d’assurance et le privilège des réparateurs et des entreposeurs.

**The Acting Speaker (Mr. Ted Arnott):** I recognize the minister to lead off the debate.

**Hon. Linda Jeffrey:** Thank you, Speaker. I will be sharing my time with the parliamentary assistant to the Minister of Finance, the member from Vaughan.

I’m pleased to stand in the House today to speak to Bill 171, the Fighting Fraud and Reducing Automobile Insurance Rates Act. For my constituents, like many others, having a car is not a luxury; it’s a necessity for families, whether they’re going to the doctor’s, to their jobs or to school. They need their cars to help them take their parents, their grandparents, to medical appointments, to make sure their children can get to school—wherever you need to get to, it’s a necessity.

For many in Brampton, the cost of this necessity is far too high. As the member for Brampton–Springdale, I represent a community that has some of the highest car

insurance rates anywhere in the province. That's not something I'm proud of. In fact, it's certainly a handicap in my community. As the mother of three sons, I know first-hand how expensive car insurance rates can be for middle-class families. It is a very high cost and we need to find a way to address it, and I welcome this debate on how we can deal with these challenges. That's why it's so important for us to move forward with Bill 171. This bill, if passed, is a practical step in helping us curb the price of auto insurance.

Fraud continues to be a major burden on our system, increasing rates for honest drivers to pay for dishonest ones. In fact, the Auto Insurance Anti-Fraud Task Force noted that this increasingly pervasive fraud has a "substantial impact on ... premiums" for Ontarians. Fraud costs Ontario and its drivers across this province, and residents of my riding of Brampton–Springdale, almost \$1 billion a year, inflating insurance premiums and hurting Ontario families.

Despite the fact that the Auto Insurance Anti-Fraud Task Force brought forward some very useful recommendations back in 2011, we still must work hard to inform Ontarians about fraud. In fact, a little over a year ago—I remember it was a snowy winter night—I had just finished my House duty. I drove through the snowstorm to Brampton and I held a town hall to discuss auto insurance and fraud with some very interested and motivated residents of Brampton, people from across the sector. There were people in the auto insurance sector, in the insurance business, and just residents who had communicated to me their frustration with this issue.

My residents and the business owners and I talked about how fraud can take different forms, whether it's higher-than-necessary medical service claims, claims for treatment that is never rendered, or even staging accidents that are concocted only to make an illegitimate claim. In fact, I remember one individual, who is from the insurance sector, found out his wife had had an accident. Earlier that week, she phoned him and said, "They're taking my vehicle. It's being towed to an auto yard." When she asked why the car was being towed to that particular yard that was far outside the distance of the accident, she was told by the tow truck operator that he was offered a bonus. So, clearly, there is some fraud in the system. I believe that it's critical to deal with this problem.

#### 1410

Bill 171 is not the only action our government has already taken to reduce auto insurance fraud. In fact, back in September 2010, we introduced over 40 reforms that began to stabilize rates and bring them down while cracking down on fraud. These changes make the system more affordable, especially for the millions of Ontario drivers who never make a claim.

This bill, if passed, will give much-needed direction so that we can make progress on the work that our government has already undertaken to transform how the insurance system deals with dispute resolution.

The mediation and arbitration system was originally created to help everyday Ontarians resolve their disputes in a timely way, making it easier and less costly for families. However, over time, things have evolved and the system no longer works as effectively or efficiently as it once did. After having an extensive consultation process, this bill proposes to make a number of changes that will increase the efficiency and the timeliness of the dispute resolution system.

Changes like moving the system to the Licence Appeal Tribunal will make the process faster and more efficient, all the while reducing systemic costs. This move also reduces the chance of conflict with the regulator of insurance companies, the Financial Services Commission of Ontario—FSCO—which currently also holds power to adjudicate some of these disputes. This bill, if passed, would make it less frustrating for consumers, reducing uncertainty, and will ultimately help control costs.

This bill, if passed, would modernize disciplinary hearings, protecting consumers from those agents and adjusters who are engaging in deceptive actions to increase revenue. If passed, the Financial Services Commission of Ontario will have the authority to suspend or revoke licences, ensuring that consumers, whether they're in Brampton or Burlington, Wawa or Windsor, will be protected. All of these changes will lead to stability in claim costs while reducing the pressure of fraudulent costs, resulting in lower rates for Ontarians over the long term. These are pragmatic, comprehensive and, I believe, sensible solutions that we need to ensure that Ontarians are protected from fraudsters as well as rising insurance costs.

Speaker, there are no easy solutions—I know that—which is why we need everybody to work together to find practical, workable solutions like Bill 171, to help combat those changes. Unfair insurance rates affect members in this Legislature from Peterborough to Sault Ste. Marie and Peel, which is why I'm pleased to stand in the House today to speak in favour of Bill 171, in order to fight fraud and reduce automobile insurance rates.

**The Acting Speaker (Mr. Ted Arnott):** Continuing the debate, the member for Vaughan.

**Mr. Steven Del Duca:** I always like to begin my remarks in this House, regardless of the topic, by talking for a brief moment about the privilege that it is—not just for me, but I think for all of us—to have a chance to stand in our respective places, representing all of our communities, regardless of which side of this Legislature we happen to be serving on, Speaker, to speak about the stuff that's taking place, those deliberations that people are taking very seriously.

There is a great deal that I want to discuss with respect to Bill 171, regarding its importance and the very positive impact that it will have, when passed, on the Ontario government's determined undertaking to make sure that we continue with our auto insurance cost-reduction strategy.

I want to spend just a brief moment at the outset of my remarks talking a little bit about some of my colleagues

who, for quite some time, have been working very, very hard on this particular issue and have been advocating very, very strongly, and very successfully, I think, here on the floor of the Legislature, but also in our caucus room and in dealing with stakeholders in representing their communities.

Obviously, right before I stood here this afternoon, the Minister of Municipal Affairs and Housing, who represents Brampton–Springdale here in this Legislature, spoke very eloquently, as she always does, about this issue. This is an issue that this particular minister, this particular member of our caucus, has been discussing with all of us for quite some time—and doing an extraordinary job representing her community and making sure that we all understand the impact that this issue has been having on her constituents.

I think of many others here on this side of the House, like my dear friend the member from Scarborough–Agincourt, the member from Scarborough–Rouge River, every single member of our caucus from Scarborough: Scarborough–Guildwood, Scarborough Centre, Scarborough Southwest. I can think of the member from Etobicoke North. There are many—Brampton West, Mississauga–Streetsville—who have been advocating for quite some time. The member from Eglinton–Lawrence has consistently and passionately stood here in this House. He has also stood in caucus. He has stood elsewhere. He has met with stakeholders who are feeling the impacts directly of what we are doing here. Of course, I'd be remiss if I didn't also acknowledge and praise the efforts of Ontario's Attorney General for the work that he does on a regular basis, not just as it relates to the auto insurance file but, generally speaking, the work that he does.

All of those discussions, all of that work that has taken place leading up to budget 2013 and since budget 2013 has helped Ontario's Minister of Finance and our government come forward with a very clear—and very successful, thus far—cost and rate reduction strategy. I also want to pay tribute. I'm very fortunate because I have the chance to serve as parliamentary assistant to the Minister of Finance. Everyone will know that this is an issue—the auto insurance file—that has taken hold, at various times, of the imagination and the discussion that occurs here in this chamber. This is not an easy and straightforward file necessarily. Insurance, generally speaking, and auto insurance in particular, is a complex file. I think the Minister of Finance and his team deserve a great deal of consideration and praise for the work that they have put into making sure that we have a cost and rate reduction strategy that is successful but a strategy that's also balanced and fair. Those things are really important as we consider how we proceed on this matter.

I know that the Minister of Municipal Affairs, in her lead-off remarks, discussed some of the elements that in particular can be found here in Bill 171. Folks on every side of this House will have heard our government speak repeatedly about the importance of making sure that, as we go forward with this strategy, in order for it to be successful, in order for us to ensure that we continue to

hit the targets that we laid out in budget 2013—and let's just remember for a quick second that those targets were a 15% reduction in auto insurance on average across the province of Ontario over two years. As we continue down that path toward meeting that goal—which we are, Speaker—it is really important for us to work as a government with everybody involved in the system to ensure that we drive out the opportunities for fraudulent behaviour at every turn. We see measures in Bill 171 specifically that will help ensure that, as we continue down that path towards that 15% reduction on average across the province over two years, we're able to continue meeting our marks.

I think everyone in the House will know—and when I say this, it's not simply rhetoric—that our strategy is working. At the most recent opportunity for the industry to report on the reduction in auto insurance rates, we have seen thus far roughly a 5% drop since budget 2013. That's actually right on schedule, and in fact, by some measures, it's even perhaps a bit ahead of schedule to that interim target that we set for, I believe, August of this year of hitting an 8% reduction. We are well on our way to accomplishing the goal that we committed to back in budget 2013.

Because I'm a big believer in that whole notion of past behaviour helping to inform and helping to suggest or predict what future behaviour might be, I think it would work quite well in this case if members from every single caucus would join with us here at second reading of Bill 171 and support the measures that we brought forward to continue to drive down auto insurance rates across the province on average over the next little while.

I know that the Minister of Municipal Affairs and Housing did discuss that notion of making sure we continue to fight fraud, that we continue to do what we can to protect consumers in her riding, Brampton–Springdale, and the ridings and the communities that exist in Etobicoke and Scarborough and elsewhere right around this province, and that is, of course, varying insurance. I know that the minister also referenced the idea that we are working towards, among other things, both in the content of Bill 171, but also the remarks that were made by the Minister of Finance on the day that the bill was introduced—we continue to take a look at a number of very proactive and positive measures: working with Ontario's towing industry and contemplating perhaps the need for additional province-wide regulation of said industry, working between the Ministry of Finance and the Ministry of the Attorney General—and I will once again note the outstanding work of the Attorney General, who has long been an advocate for making sure that we continue to move forward in a positive way on all of these files; and the possibility of both the Ministry of Finance and the Ministry of the Attorney General working on what, I guess, could somewhat colloquially be called a “fraud squad,” to make sure that there would be resources and work undertaken to help assist in that notion of driving out fraud in the system that unfortunately is driving up costs.

**1420**

We also in this bill take further steps with respect to the dispute resolution system. As many will know, this is something that has plagued the auto insurance industry from the perspective of a system that was designed with the best of intentions but, over time, has become bogged down—has become somewhat gummed up, I guess, is the best way to describe it.

Of course, the government appointed a very well respected individual not that long ago, the Honourable J. Douglas Cunningham, a former Associate Chief Justice of the Ontario Superior Court of Justice, to review the dispute resolution system and come back with recommendations on how we can streamline the process. Bill 171 takes many of the recommendations made by the retired justice and helps us move forward with them.

It should be noted that when Justice Cunningham undertook his review, he also embarked on an extensive consultation process which included input from 35 stakeholders, written submissions and in-person meetings. I mention this just to illustrate to the House that this was not work that was done lightly on an important and fairly technical and complex matter. This was undertaken, as one would expect, in the most professional way possible. That's why it's important for us here on this side of the House, with Bill 171, to make sure that we move forward with those recommendations.

There are a number of other elements that deserve mention in Bill 171, from the notion of service-provider licensing to the agent and the reforms or the adjustments that we're making to the agent and adjuster disciplinary process. I know the issue of vehicle storage is something that often ignites a very passionate discussion around the issue of auto insurance. I know of course that the Minister of Municipal Affairs and Housing did discuss the idea of vehicle storage, but I think it is really important for those listening in our respective communities to understand that we are proposing in Bill 171 to provide authority to reduce the number of days within which a storer has to give notice to the owner that they have their vehicle in storage.

Currently, when a vehicle has been damaged in an accident, it may be towed to a storage facility after the collision. Those who store vehicles after accidents can begin charging for storage services right away, even though the owner of the vehicle is often unaware of where their car is located and that it's accumulating charges every single day. Storer's can hold a vehicle and can accumulate those storage charges or claims for up to 60 days, currently, without giving any notice. So this bill, Bill 171, seeks to reduce the time period, would cut down on abusive storage practices and would remove many of the associated costs from the auto insurance system.

This is just one other example, Speaker, of those elements that are contained in Bill 171 because of that exceptional advocacy that has existed here in this government since the months leading up to budget 2013, and certainly in the time since budget 2013, with respect to

our cost and rate reduction strategy as it relates to auto insurance.

I think it is really important to note, not just with respect to the specific elements of the bill but also from a general standpoint, that those on this side of the House, as we move forward with continuing to implement our plan to make sure that we hit those targets, that we continue to hit those targets, if not exceed the targets around the rate reduction—it's important to note that we're on the side of making sure that those who are in the system, those who are insured, are getting a fair deal. I think you'll see in Bill 171 and in the work that's been undertaken by the Minister of Finance and his team, by everyone in our caucus, on this side, that this is why it's extremely important for members of the opposition caucus, members of the third party, the NDP, to join with us.

In my 18 months or so as an MPP representing the wonderful community of Vaughan, I've heard various members from both of the opposition parties speak at committee and also here in this chamber about this issue of auto insurance. I know that there is a wide variety of opinions that have been expressed, some very eloquently—many, many times very eloquently—and lots of personal anecdotes and stories about stuff that we all hear from our respective communities because, of course, this is an issue that periodically, depending on which community one of us might represent, flares up in a constituency office. It certainly has in mine. There are several drivers who have come to see me over the last 18 months, living in the community of Woodbridge, which is a small portion—an important yet small portion—of my community of Vaughan, and who have expressed concerns about their auto insurance rates. But they've also expressed encouragement. They've expressed their happiness with the notion that our government is taking their concerns very seriously and that we are moving forward, not only with the commitments we made in Bill 171, not only with the ideas, the reforms, the recommendations that we have already moved on, but seeing, just recently, the Minister of Finance introduce this particular Bill 171, understanding that this wasn't simply a budget 2013 commitment that we made, to much fanfare, back last May and then said, "It's going to be up there on a shelf and we're not going to talk about it anymore."

We recognize that when you're dealing with a complex issue and when you're on the right side of this issue, when you're on the side of those who are using the system, when you are doing your best as a government to make sure that you are backing up and reinforcing those who need help the most and that you're not, perhaps, taking into account and defending the interests of some other participants in the system, when you are really focused on doing what's right, which is what our government is focused on doing here, it is something that requires ongoing work. It's something that requires ongoing attention, and that is why we have moved forward here with Bill 171. I look forward to the rest of the discussion and debate that will take place here in the



House regarding this bill and regarding these matters, generally speaking.

I certainly don't believe that the Minister of Finance or the Minister of Municipal Affairs and Housing or any of my other colleagues who have been such effective and staunch advocates for this particular rate and cost reduction strategy—this is not to suggest, and no one has on this side of the House, that our work is done. In order for us to continue to drive down these rates, in order for us to continue to make sure that we meet, if not exceed, what we have promised the people of Ontario, that 15% rate reduction, on average, across the province over two years, we need to continue our work. We need members of both opposition parties to work with us, to be constructive in their suggestions, and I hope that over the course of the debate on Bill 171 here at second reading we will hear constructive suggestions about how to continue to move this forward. The people of all of our communities, particularly those who are most affected, are looking to us to demonstrate leadership.

We, on this side of the House, will continue to do that as we go forward into the future. Whether it's embracing other forms of technology that help us deal with this—it could be telematics; it could be other stuff—we will continue to work as hard as we can, as we have over these past number of months, to move this agenda forward in the most positive way, but also in the most balanced and responsible way.

With that, I'm very, very happy to have had the chance to stand in my place to speak very strongly in favour of Bill 171, and I look forward to the rest of the debate.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Bill Walker:** It's always a pleasure to rise and acknowledge my colleague across the floor. Once again, unfortunately, sadly, I actually have to say that this is yet another bill that seems to be fast-tracked by the Liberals. There's very little consultation. They come out and tell everybody what they're going to do, then they start, on the back of that napkin, re-scribbling more of their notes, saying, "Oh, we didn't think of that. We didn't think of this." Again, it's one of those where, to my dismay, the NDP again kind of jumped on that bandwagon, making the big 30-second headline, but there's really not a lot of substance behind it. We're now seeing, as always, that there are unintended and negative consequences to these bills that are rushed through to make a headline in the paper. We just can't, as a province, afford this anymore. We need to start really putting in thought before we run these things out to the press and making it up the flagpole as we go.

We have lots of concern. We have experts now who are actually starting to agree with us, certainly from the insurance industry. They provided facts to us that said that just grabbing a 15% reduction out of thin air wasn't going to work. How do you implement it? What's the implication? How do we do it? How do we remain viable?

State Farm had 11% of the Ontario market, and they've actually left Ontario. They've just said, "You know what? This is ridiculous. There's a reality here that we can't deal with." In my constituency office I'm hearing that more and more drivers are being dropped by their insurance carriers as they try to rid their books of even the most moderate risks out there. We all have insurance because of that unfortunate mishap that may happen out of our control, but if we have fewer people to choose from—which is happening. We're having more and more of the carriers leaving. It's becoming much more competitive. A lot of people are frustrated. They're without coverage. Their rates are increasing, as often happens when you have fewer players in the market, and it certainly is a case that wasn't well thought out. They jumped on the bandwagon with regard to headlines, and, again, I fault the NDP for jumping on, saying it's 15% with no real thought, no consultation—truly—with the industry.

Mr. Speaker, we need to do better. We need to ensure that insurance is viable for those people who need it, at the best times, and I thank you for the opportunity to bring my points across.

1430

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jagmeet Singh:** Mr. Speaker, the problem with this bill is that while we absolutely support the idea of getting rid of fraud—that's absolutely something that is the right thing to do—this bill does something very different. It actually further benefits the insurance companies to the detriment of and cost to the drivers, with no guarantee that this further encroachment on their rights will actually reduce premiums.

The hope is that by further cutting the costs of the insurance companies, that somehow magically will bring premiums down, when we know that in 2010 insurance companies enjoyed one of the most historic cuts to their costs.

Imagine you're an industry and overnight one change to the legislation by this Liberal government resulted in a 50% cut in your costs in one of the most fundamental components of your business. Imagine what that would do to your profits. Imagine what that would do to your viability. Well, that's what this government did. In 2010, the government capped the amount that people could receive, the amount that insurance companies had to pay out for statutory accident benefits. Well, the capping of that benefit resulted in the premiums going up instead of going down. The premiums went up from 2010 to just recently.

Now the government has announced a reduction, but there is no guarantee that giving a further benefit to insurance companies will bring our rates down. We saw that the biggest reduction ever to costs resulted in premiums going up. So, again, there's nothing in this bill that guarantees a reduction, that guarantees a benefit to drivers, but I will go into great detail how it's going to hurt drivers in Ontario.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Bob Delaney:** Thank you very much, Speaker, and a happy St. Patrick's Day to you.

Two years ago, I chaired the Standing Committee on Finance and Economic Affairs when we did the cross-Ontario tour, and very conspicuous by their absence, of all of the dozens and dozens of presentations we heard, were insurance companies. But, boy, we certainly heard what was wrong with the industry.

Now, I have two parties on the other side who have opposed what the government is doing because the government had actually listened to what people told us, who told us in very specific detail, "Here are some things that you can do to fix it." So we fixed it, and now the Conservatives don't like it, and the NDP don't like it. I've got to think that somewhere or other, we're probably on the right track here.

For example, last year the province agreed to reduce insurance rates by 15%. Now, the province doesn't have either a big stick or a magic wand. Those rates have to be introduced by insurance companies themselves, because the province of Ontario doesn't sell insurance. How are we doing so far? After six months, we are well on track to achieve that reduction, because in just six months, rates are down nearly 5%.

What's the next step? The next step in the plan is to further fight fraud. If there was one thing we heard two years ago, it was: Exactly how do you perpetrate fraud? One of the things that really rankled all of us when we listened to that was the notion that fraud is just marked up and passed on to the consumer. Well, that's going to stop, and that's what this bill does: It takes some very concrete measures to stop that practice and to put savings back into the pockets of the insured, the people who pay the policy premiums. So, Speaker, this is the next step in Ontario's plan to further fight fraud, reduce costs and lower rates for drivers.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jim McDonell:** I'm pleased to rise here and comment on Bill 171 and the comments made opposite. Interesting—I had the chance of opening up my insurance bill last November, and I was really hoping to see some decrease, but instead I saw a significant increase.

*Interjection.*

**Mr. Jim McDonell:** I know. Maybe we'll see something different, but I have yet to see a decrease. That reminds me of, going back a few years, when this government took over and promised a freeze on those insurance rates, and the same thing happened. My insurance premiums came up in November. I called up the insurance company and I said, "You know, there's a commitment to freeze insurance rates, and mine were up substantially." They said, "Well, as soon as the government puts through legislation to freeze rates, we'll go back to the old rates." And that never happened. I guess that was promise number one that was broken.

**Mr. Bill Walker:** The health care tax was actually the first promise that was broken.

**Mr. Jim McDonell:** Well, yeah. Anyway, that was something that they just never held through.

I think the member from Bruce-Grey-Owen Sound talked about the lack of consultation. We're receiving comments from the insurance industry asking us that we meet with the government and try to make sure they consult with the industry. We're not seeing that being done, but instead we see an insurance program in this province that's out of whack with reality, with rates escalating. But a lot of that is their own doing as they've off-loaded health care costs onto auto insurance and WSIB. I guess the people that are really in trouble are the people who are unlucky enough not to get hurt either driving a car or at work, because then you have no insurance. But boy, if they can tack all these costs onto something like the auto insurance rates—that's really the reason why we're seeing the big increase, along with the fraud. Since I've been here—years before I even came here—I heard about the problems of fraud. They seem to be getting interested in that. So we're waiting to see.

**The Acting Speaker (Mr. Ted Arnott):** The Minister of Municipal Affairs and Housing has two minutes.

**Hon. Linda Jeffrey:** I want to thank the member from Vaughan, the member from Bruce-Grey-Owen Sound, the member from Bramalea-Gore-Malton, the member from Mississauga-Streetsville and the member from Stormont-Dundas-South Glengarry. I heard some interesting comments in the wrap-up, in the last few statements. I think, certainly, we heard from the member from Bramalea-Gore-Malton that there are no guarantees and there's no magic. I agree with him: There are no short-cuts to this. We didn't get in this state overnight.

We've been trying to disassemble all the pieces that contribute to the fraud. I know the Ministry of Consumer Services is looking at the tow truck industry, certainly a contributor to some of the increased costs. We've looked at health clinics. We've looked at the physio component, whether people are being billed for services they don't receive. Now we're looking at the arbitration piece. We've made some steps to decrease the costs by 5%, but it's a work in progress.

We've heard from a number of members in this House, today and in the past, about some of the frustration they have with this unwieldy system. I think what we're trying to do today is put something constructive, something concrete, in place that will help all of the members of this House and, in particular, their constituents find a system that is fairer and more reasonable and that will help fight the fraud that we believe is driving up the costs associated with the system.

I believe that there is some constructive debate that comes as a result of Bill 171, and the Fighting Fraud and Reducing Automobile Insurance Rates Act is part of a strategy that our government has brought forward. In conversations, in our last budget, with the NDP, we found a way to develop a number and a target and a goal that we both share in wanting to reduce rates and

make it fair for Ontarians so that they can drive to doctors' appointments or to their children's or their grandparents' place with reasonable costs for insurance.

**The Acting Speaker (Mr. Ted Arnott):** Further debate? The member from Parry Sound–Muskoka.

**Mr. Norm Miller:** Mr. Speaker, I'd like to ask for unanimous consent to stand down our lead on this bill.

**The Acting Speaker (Mr. Ted Arnott):** The member for Parry Sound–Muskoka is seeking the unanimous consent of the House to stand down the lead of the official opposition. Agreed? Agreed.

Again I recognize the member for Parry Sound–Muskoka.

**Mr. Norm Miller:** Thank you, Mr. Speaker. It's my pleasure this afternoon to speak to Bill 171, An Act respecting insurance system reforms and repair and storage liens. That, of course, is dealing with the auto insurance business. There's a number of different acts that are affected by this bill. It affects the Insurance Act, 1990; the Financial Services Commission of Ontario Act, 1997; the Motor Vehicle Accident Claims Act; the License Appeal Tribunal Act, 1999; and the Repair and Storage Liens Act. Our critic, the member from Elgin–Middlesex–London, is making his way in as we speak, so I'm standing in for him at this time. He's been our lead on auto insurance and has done an awful lot of work. I'll certainly point out some of the work he has done in the time I have available, but he will be in later to talk his full hour on this bill and in much more detail than I will be, being a last-minute fill-in.

1440

Certainly auto insurance is a significant issue. We know that the government and the NDP made a deal last year, the NDP propping up the government and demanding a 15% reduction in auto insurance which, in itself—we all want to see the most reasonable auto insurance for ourselves, for our constituents and for businesses. The question is—the government's just decreeing, "Well, that's the way to get there." We said at the time that there would be unintended consequences, and we're starting to see that now. In fact, a healthy insurance market is one that's competitive and has lots of companies competing for the business.

Recently, one company, State Farm, a company that held a significant 11% of the auto insurance market in Ontario, has picked up and left Canada, citing the Ontario auto insurance market as the primary reason. Certainly I'm seeing on a constituency level situations where drivers are being dropped by their insurance carriers as insurance companies try to just get rid of the most minimum of risk. I have scenarios where constituents are contacting me because they've had one minor incident and all of a sudden, they can't get auto insurance. These are the kinds of unintended consequences that happen as there's a shrinking availability of auto insurance in Ontario.

Going back to this 15% rate reduction promise—again, availability of insurance is a significant issue. So, late last year, State Farm sold its entire property and

casualty business in Canada. They cited the Ontario auto insurance market as a key reason for this. This is a bad trend. As New Jersey promised to cut rates by 15% in 1998, numerous companies left the market at that time, making auto insurance very difficult to obtain. While rates did come down by 15% over two years, the lack of availability led to a 27% spike in premiums after that. So it was a short-term benefit but then a big increase after. Unfortunately, that's the sort of thing we could see happening here in Ontario.

It's worth noting what the CEO of the Financial Services Commission of Ontario said to the Standing Committee on General Government just last April 15, 2013. He said, "So any move that required all companies to cut rates I think would be a very dangerous move. As well as that, I think you would find situations where people would just have less access to insurance and perhaps be forced into the" Facility Association, "paying much higher rates than they currently are." That's Philip Howell, CEO of the Financial Services Commission of Ontario, at the Standing Committee on General Government on April 15, 2013.

Another thing we're seeing with the way the government is going about this is that bad drivers are getting the biggest discounts. In the most recent rate filings in January, the biggest winners were those insured by non-standard insurers. These companies insure the worst drivers, including those with multiple accidents and drinking-and-driving convictions. The non-standard companies and their respective rate reductions are as follows: Perth Insurance, a 15% reduction; Pafco Insurance, 14.5%; Echelon General Insurance, 8.7%. So I don't think that's something that is necessarily good. I think we want to see all drivers have the most reasonable insurance possible.

Certainly, the state in Ontario is a situation where we pay pretty much the highest insurance rates in North America. Especially when you add that on to the way the costs of everyday living are going up for constituents, it's just not a good thing. I'm sure my colleagues would tell you that part of the number one thing that people are hearing about in their constituency offices is increasing hydro costs, and it just seems like every day there's another significant increase happening that is a pocketbook issue that's affecting people. So certainly having the highest insurance rates is a bad thing.

Let's go through this bill a little bit. The bill addresses five priority areas relating to auto insurance in Ontario. The Liberals are touting this bill as part of their cost-reduction strategy, intended to help deliver 15% in savings to Ontario drivers. Overall, we see the bill as a small step forward.

I should also point out that this bill is something that we have yet to caucus. That is a normal process for us, to look in detail at a bill and look at all the nooks and crannies and decide if it's something that we can support. That has yet to happen.

The bill addresses five priority areas, but I will tell you what it's intended to do. Overall, it looks like it's a

small step forward. There are a few significant cost savings that could be achieved.

On the whole, it is supported by the insurance industry, because they consider it a step in the right direction. The trial lawyers support some of it but are looking for some changes. The medical and rehabilitation community is primarily concerned with the additional bureaucracy of the licensing requirements, which I'll discuss.

In the 2011 budget, the Liberals committed to reviewing the dispute resolution system that is available to insurance claimants. Currently, the industry regulator—and that's FSCO, the Financial Services Commission of Ontario—administers the process. A claimant who is denied certain coverage as prescribed by the SABS—the statutory accident benefits, the benefits that someone must purchase by law—by an insurer can initiate a dispute. The government appointed Justice Cunningham to conduct the review, and he delivered his final report in January.

There are three injury classifications under the current statutory no-fault coverage on an auto policy. There are minor injuries, which are sprains, soft-tissue injuries; there are non-catastrophic injuries; and there are catastrophic injuries, and those involve paralysis, loss of limbs etc. The minimum coverage amounts are \$3,500—for the minor injuries—\$50,000, and then \$1 million, respectively. Disputes mostly arise from whether a claimant's injuries are classified as minor or non-catastrophic.

When a claimant wishes to dispute a decision by their insurer, they must first go through a mediation session with a FSCO-employed mediator. That is where the bottlenecks are happening. In fact, in 2011, the Auditor General noted the mediation bottleneck and that there were 30,000 cases in backlog. That has come down now to some 16,000 cases, but it's certainly a significant backlog. That's an area that needs to be addressed, and there are some suggestions for improvements in this bill.

Our party has done some work, and we think we have some better solutions, which, if I get time, I will speak to.

Bill 171 will move the entire dispute resolution system to the Ministry of the Attorney General, to the already established Licence Appeal Tribunal. The implications for this move are:

—Dispute administrative costs are moved from industry-funded FSCO, where the users of the system were paying for it, to the taxpayer-funded Ministry of the Attorney General. There is no overall reduction but less pressure on auto insurance costs. You're just moving the costs into general government costs, so we all still end up paying for it, one way or another.

—Mediation services will still conceivably remain an issue. Whether mediation in its current form will remain, or whether it's merged with a pre-arbitration hearing, will be left to the regulations.

In the PC auto insurance action plan, we recommend having an option for a claimant and insurer to use private mediators. This gives claimants more choice and allows them to avoid long queues in the publicly administered mediation process.

—The bill also doesn't address the issue of why so many cases go to dispute in the first place. In our plan, the PCs have recommended using existing medical assessment guidelines to have truly independent third party assessments. This would make injury classifications more black and white and eliminate the need for mediation in some cases.

Mr. Speaker, one issue that is of shared concern among lawyers representing both claimants and insurers is the bill's prohibition of using the court system when a dispute involves a no-fault claim.

Ontario has a complex system. It has a hybrid insurance system that accommodates both tort claims—negligence, pain and suffering—and no-fault claims: accident benefits, home care, income replacement etc.

#### 1450

Some cases have both a tort and no-fault component. Prohibiting the court system as an option for all disputes with a no-fault component means a claimant with both a tort and no-fault case will have to appear in court and in front of a tribunal separately. This is obviously inefficient and costly and does not make sense. So we have some suggestions to do with that.

Bill 171 proposes issuing licences for health care providers that provide services to auto accident victims. This aspect is meant to deal with fraudulent practices of certain health clinics, particularly in the GTA, that will overbill insurers or will bill for unperformed services. The issue of health clinics was addressed in the anti-fraud task force report that was released in November of 2012. The PC Party has recommended implementation of the recommendations in this report. So far, the government has addressed just four of the 38 recommendations. This current bill, Bill 171, would implement four more. The licence will solely deal with the business practices of the health clinic. While this is a recommendation of the anti-fraud task force report, it does require additional bureaucracy, as well as inspectors. Because FSCO is industry-funded, any additional costs, then, are obviously borne by automobile drivers.

We, the PC Party, feel that a better solution exists in the anti-fraud task force report in the way of designated managers who must be, and this is key, regulated health professionals. This solution ties into another aspect of the PC auto insurance action plan that calls for better utilization of the Health Claims for Auto Insurance—HCAI—electronic billing system. So I think that is key, that we think that there has to be a regulated health professional in charge of these health clinics.

We suggest that we scrap the licensing regime that is currently in the bill and instead require that all health clinics appoint a designated manager. Having a designated manager will be a requirement in order to bill insurers through the HCAI system. In the event of possible fraudulent billing practices, require FSCO to report the designated manager to their respective health college. Obviously, if you're a designated health professional, that's something you don't want to lose. That's why we think that's a good way to go.

The HCAI system is already in place, and health clinics wanting to bill insurers have to register with this system already. HCAI is able to track invoices from health clinics and is therefore able to identify abnormal billing patterns indicative of fraudulent practices. The advantage of this electronic system is that a clinic's ability to bill insurers can be cut off if they bill fraudulently. We feel there's opportunity to leverage what's already in place to provide oversight without additional bureaucracy. Having a regulated health professional responsible for the billing practices of its clinic creates a disincentive for fraudulent billing practices. It means that an individual's health professional licence is on the line, should they behave improperly.

Then there's a section on the licensing of insurance agents and adjusters. This section of the bill provides some clarity regarding licences for insurance agents and adjusters. This section of the bill can best be described as housekeeping. It essentially deals with the issuance, renewal, revocation and suspension of these licences. The superintendent of FSCO is authorized to issue or refuse to issue licences. If a licence issuance or renewal is refused, the licensee can request a hearing of the matter by the Financial Services Tribunal.

Then there's a section on storage and liens reforms. This part of the act requires that body shops and tow truck operators must give notice of vehicles in their possession to the owner of the vehicle in a reasonable time frame, particularly when the storer has reason to believe that the vehicle in their possession was received from a person other than the owner of the said vehicle. This is meant to cut down on fraud and treat consumers more fairly when it comes to storage rates. We support that part of the bill, although, as I say, we still are going to need to look at it in more depth and to caucus the bill.

As I mentioned, we have a comprehensive plan—the PC Party—to deal with auto insurance. The member from Elgin–Middlesex–London has worked very hard on that. It really has four components eliminating red tape to lower costs and enhance competition, and the key part of what our party is proposing is that you use a system called file-and-use rate-setting process which brings in a market competition, which brings in lower prices for insurance users.

We would also reform the dispute resolution process, allowing some private mediators. We would recommend dealing with the big issue of fraud, which is estimated at \$750 million to \$1.5 billion a year that obviously goes right to the cost insurers have to pay to drive their cars. So we're recommending that a special unit in the crown attorney's office investigate and prosecute fraud, and that's been proven successful in places like New Jersey and Britain.

We're suggesting, as I've already talked about, using the Health Claims for Auto Insurance system, the electronic system, to help identify abnormal billing patterns.

These reforms have proven successful in other places, and I think the government would be wise to study that plan carefully to see what has been proposed by our mem-

ber from Elgin–Middlesex–London. You can see them in detail online at [www.ontarioipc.com/autoinsurance](http://www.ontarioipc.com/autoinsurance).

Mr. Speaker, in the last couple of minutes that I have left, one of the other items relating to automobile insurance and insurance that I wanted to bring to the attention of the Legislature that I've been hearing about in my riding is the issue of joint and several liability insurance from municipalities. I note that the member from Perth–Wellington brought forward a motion in the Legislature to deal with that.

I bring it up simply because I note that municipalities in my riding have been writing to me concerned about this and concerned about the increasing liability costs that municipalities are facing. In fact, the corporation of the township of Georgian Bay, so I can give you a sample of what they're saying—I received many of these from across Parry Sound–Muskoka—passed a motion saying:

“Be it resolved that Financial Services Report 2013-31 and the attached schedule ‘A’ be received; and

“That the committee of the whole recommends that council of the township of Georgian Bay support the recent efforts by Frank Cowan Company in demanding action on joint and several liability reform in Ontario; and

“That the council of the township of Georgian Bay requests the province of Ontario to continue to work with municipalities to develop a long-term and sustainable solution that will protect municipalities from rising litigation and claims costs which diverts funds for more critical, yet underfunded municipal services and infrastructure; and

“That a copy of this resolution be sent to the Premier of Ontario, the Minister of Municipal Affairs and Housing, the Minister of Finance, the district of Muskoka and all lower-tier municipalities within the Association of Municipalities of Ontario and Norm Miller, MPP, Parry Sound–Muskoka.”

I received many of those, and that's another insurance-related issue that has been addressed by the member from Perth–Wellington. It's certainly significant that the municipalities are seeing their liability costs go up dramatically.

Mr. Speaker, I see I'm just about out of time. I would suggest that another auto-insurance-related issue that needs to be dealt with, and I'm certainly—probably the number two issue after hydro cost that I'm hearing about in my constituency has been road maintenance conditions this year. When you see last week a hundred-car pileup on Highway 400, this has got to be affecting auto insurance costs in the Province of Ontario. I don't have time to go into detail about that, but I'd simply say that the changes the government made in their contracts two years ago, where they signed very long-term contracts for winter road maintenance, are not working; there are a lot of problems. At another time I will go into that in further detail.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. John Vanthof:** It's always an honour to be able to stand in this House and today provide some remarks to the member from Parry Sound—Muskoka.

This bill talks about insurance, and to the people at home, the councils and mayors, what's trying to happen here is we're trying to bring insurance costs down to the people who actually pay the premiums, and hopefully we can take steps so that these savings won't just stay in the companies' hands but will be transferred down. I think that's been our goal in this corner of the House for quite a while, and it will continue to be our goal.

**1500**

The member brought up some points that I really agree with, and some I don't. Road maintenance: We do have some changes to make in road maintenance. Road maintenance, as a lot of other things, would indirectly impact insurance costs. I don't think there's any question about that.

From our experience, what's happened with the contracts—it hasn't been so much the privatization of the maintenance itself; it's been the privatization of who makes the call when the maintenance happens. I think that's been a big problem. It is certainly in my riding, that there's no one from the MTO who actually says, "Okay, so this road might meet standards, but right now, this road is unsafe. It just meets standards."

The only time they look at the road is after the event. They conduct an investigation after the event. But there's nobody right there, right then to say, "It might meet standards on paper, but people are going to get killed on that road." I think that's something we have to look at, and we shouldn't be looking at that for insurance; we should be looking at that to keep people safe. But it will have an impact on insurance costs.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**L'hon. Madeleine Meilleur:** Premièrement, je voudrais souhaiter la bienvenue aux gens qui sont ici aujourd'hui, les amis et la famille, et les gens qui vont recevoir l'Ordre de la Pléiade.

Ça me fait plaisir aujourd'hui de me lever pour parler au sujet de la loi qui est présentement devant nous, la loi qui va, nous espérons, réduire les coûts de l'assurance-automobile. Alors, cette loi-là, nous prévoyons qu'elle va réduire dans les prochains deux ans les coûts de l'assurance-automobile par 15 %. Puis maintenant, depuis qu'on discute de cette réduction-là, on a déjà vu une réduction dans les coûts de l'assurance-automobile.

Maintenant, ce qu'on veut aussi, c'est aider et transformer le système de résolution de problèmes qu'on a présentement en cours. On a demandé à un juge de revoir cette formule-là que nous avons en place, et nous voulons l'améliorer parce qu'on est beaucoup mieux de réduire les coûts ou les disputes entre les deux parties avec la médiation. On veut aussi « licencier » ceux qui offrent des services de santé suite à un accident d'automobile et aussi on veut réduire le temps que les autos qui ont été saisies vont passer en storage.

Alors, tout ça va aider à améliorer et à réduire les coûts d'automobile qui étaient toujours grandissants. Bien sûr, on ne veut pas non plus que les autres paient pour ceux qui ont plusieurs accidents et ceux aussi qui ont des contraventions parce qu'ils font des excès de vitesse.

Je pourrai continuer dans un prochain deux minutes.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mrs. Gila Martow:** Je ne veux pas parler en français. Je vais parler en anglais, mais j'ai compris ce que—what the member for community safety has said. I said I understood what she had said.

I don't think the Thornhill riding is very different from the other ridings. I think that people are afraid to put through insurance claims because they see their costs go up. In fact, they're afraid to put through a call to their insurance company, because oftentimes their insurance goes up and they haven't even put through a claim. They're just calling to ask about possibly putting through a claim. People are raising their deductibles to the maximum possible because they're afraid to put through claims. So they're paying more for insurance and getting less.

I think we all have seen on our credit cards where it's put on hold suddenly and we're calling our spouse: "Did you pay the bill?" But what happened is it was put on hold because of possible suspected fraud. Why? Because we bought gas for two different cars on the same credit card the same day, and maybe we bought an electronic device, and that sends off a warning signal, because it's all computerized. If you buy gas—and I urge you all to go try this—for two different cars, fill up the same day on the same credit card, and buy an electronic device, your credit card might be put on hold, to make sure it's you, because the first thing people do when they steal a credit card is buy gas and electronic devices, for multiple cars.

Why can't the insurance industry, in conjunction with the government, figure out how to have these kinds of warning systems in place? Thornhillers were told for years that we were the worst drivers in Ontario and that's why we had the highest insurance costs. Concord, which is our neighbour, shares a postal code with us and was asking for a different postal code to be implemented, so that they didn't have to.

We have to bring down the insurance costs and work with the credit card companies—my time is out—to see what we can do to decrease fraud by having some kind of system in place where we see that fraud is occurring before we figure it out.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**M. Jagmeet Singh:** Ce projet de loi ne fait rien pour le peuple de l'Ontario. Ce projet de loi est un grand cadeau pour les compagnies d'assurance. C'est un autre exemple de ce gouvernement qui continue d'aider les compagnies au lieu du peuple de l'Ontario.

This law simply takes away more benefits from the people of Ontario. It gets rid of their ability to challenge a decision by the insurance companies. It gets rid of their ability to challenge that in court.

Instead of allowing insurance companies to quickly pay settlements by charging them a 5% interest rate, it reduces that to 1.3%. What it does is encourage insurance companies to not settle, because if you reduce the interest rates that were set, it encourages insurance companies to invest that money and not settle a case.

This is another systemic and systematic way to reduce the benefits that drivers of Ontario get. It encourages insurance companies to delay in settlements, by reducing their interest rates. It encourages insurance companies to deny claims by preventing consumers who are unhappy with a result from challenging it in court. It's simply a big gift to insurance companies and another slap in the face for drivers in Ontario.

Licensing requirements: There's no issue with that. Looking at the tow truck industry, there's no issue with that. But when it comes to the main components of this bill, taking away the FSCO arbitrators—arbitrators who are skilled, who are experienced, who have years and years of knowledge when it comes to arbitration—taking them out of the equation and replacing them with per diem licensed appeal tribunal individuals who have no experience with these types of decisions is not benefitting the people of Ontario at all.

**The Acting Speaker (Mr. Ted Arnott):** I believe that concludes our time for questions and comments. I return to the member for Parry Sound–Muskoka for his reply.

**Mr. Norm Miller:** Thank you to the members from Bramalea–Gore–Malton and Thornhill, the Minister of Community Safety and Correctional Services, and the member from Timiskaming–Cochrane for their comments.

I will just briefly speak about the comments from the member from Timiskaming–Cochrane, who was talking specifically about road maintenance. That's a huge issue in the riding of Parry Sound–Muskoka and obviously affects auto insurance rates as well. He said that it wasn't so much that the maintenance contracts are privatized, but the role of MTO in supervising those contracts, and I agree with him on that.

As we were having, in the last two years, all kinds of problems in Parry Sound–Muskoka, and as I dug deeper, I spoke with past MTO supervisors who had done the job for 25 years, and the past companies that had the contract. The difference that I see is that in the old system, MTO decided when salt went on the roads. They had patrollers that patrolled the routes. They had a supervisor with 25 years of experience who would say, "Put salt on the roads now," and MTO paid for it.

The way the new contract works is the private contractor is totally responsible, both for the supervisory role and the cost of putting salt on. So there are actually two things: a lack of experience, I think, out there with some of the new contractors—in our area, it's Carillion that has taken over; it used to be Fowler Construction. But also,

there's a financial incentive not to salt unless you absolutely think it's going to work, because the company is paying for the salt, whereas in the past they didn't pay for it. MTO would direct it and the government paid for it. So it went on, and cost was not a consideration. Safety was the main consideration. I think, personally, that was a better system.

**1510**

I can certainly say that the last two winters have been—other than hydro rates, that's the second-biggest issue in Parry Sound–Muskoka, and I think it needs to change.

I appreciate the comments from the member from Timiskaming–Cochrane.

**The Acting Speaker (Mr. Ted Arnott):** Before I call for further debate, I am pleased to recognize that we have with us in the Speaker's gallery today a group of Franco-Ontarians who have been selected by an all-party panel of members to receive the internationally recognized medal of la Francophonie, l'Ordre de la Pléiade. These individuals are being recognized for their outstanding contributions to French-speaking communities in the province. The recipients are Madame Nicole Fortier, Madame Éline Legault, le juge Ronald Marion, Germaine Paquette, Paul-François Sylvestre and Denis Vaillancourt. Please join me in welcoming our honoured guests to Queen's Park. Welcome.

*Applause.*

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Mr. Jagmeet Singh:** Friends and colleagues, I have an hour, so please sit back and enjoy. I'm going to try to shed some light on this issue. I'm going to spend some time on convincing you of the right way to act. I'm sure the term is very appealing to my colleagues to my right. I'm going to ask you all to really rethink and look at what's going on and what this legislation actually seeks to do.

Let's lay some of the groundwork for my discussion so we can have a bit of a background of where we started from, so we can look at where we're going. No discussion of auto insurance can begin without one very, very important element, with one important fact: a history lesson. In 2010—I've talked about it, time and time again. We have to look at what happened in 2010 because, as the member from Vaughan earlier pointed out, past actions or historic actions are often the best indicators of future performance or future behaviour. Let's look at what happened in the past. We have the evidence. Let's look at it.

In 2010, the Liberal government and, at that time, the finance minister, Mr. Duncan, said, "We're going to assist the insurance companies. We're going to reduce their costs, and that will actually benefit drivers in Ontario because, by reducing the costs for insurance companies, we'll bring down rates." This is what the finance minister said. I'm paraphrasing.

*Interjection.*

**Mr. Jagmeet Singh:** The Attorney General will enjoy this. What happened is, in 2010, the Liberal government basically put caps on the amount that insurance companies had to pay out. These caps basically limited the amount of money that the consumer could receive. So the injured party, the people of Ontario that were insured: When they made an insurance claim, this legislative change by the Liberal government limited the amount that they could claim. What it did was single-handedly, with one fell stroke of the pen—

**Mr. Shafiq Qadri:** Swoop.

**Mr. Jagmeet Singh:**—swoop, but actually, stroke of the pen—it resulted in, from 2010 to 2011, a 50% reduction in the statutory accident benefit payouts that the insurance companies were paying out. It reduced it by 50%. It reduced those statutory accident benefit payouts by 70% in the GTA. Just to put that in reference, imagine you're running a company, and one of your major costs—if it's a restaurant, maybe it's the food; if it's the clothing industry, maybe it's the cost of the fabric. One of your major costs in the insurance industry is the amount that you pay out for statutory accident benefits. You reduce those payouts by 50%. It results in billions of dollars of savings for the insurance industry. It takes the loss ratio, which was 89% in 2010, and a combined loss ratio of 113%—basically anything over 100% means the insurance companies are losing money. So a 113.5% combined loss ratio, that actually takes into account a 24.5% expense ratio that the insurance industry—we don't really question how much they're expending, how much their compensation packages are, what their entertainment budget is. So they have a 24.5% expense that's a part of the ratio. We don't look at reducing that. No one's ever talked about reducing that, but we always talk about reducing their loss ratio. Well, their loss ratio did go down. Their loss ratio went down from 89% to 65.4%. These are stats, these are facts and figures that no one is disputing. This is a fact. Their loss ratio went down significantly.

If you look at their expense ratio, it hasn't gone down. They're not cutting the fat, as it were, or they're not slimming what they're paying out to themselves or their own expenses. But when it comes to the loss ratios, they went down significantly. The combined loss ratio for 2011, including their costs, shows that they're not making a loss. In fact, the combined loss ratio is 89.9%. This doesn't include the fact that they have an investment income on top of that.

The insurance industry is in a positive position when it comes to the loss ratios. They're not losing money in that area, and that's in 2011. That has gone on and continued in 2011, 2012 and 2013. They continue to enjoy a situation where they're paying out less than they're taking in. They are taking in much more money than they're paying out. On top of that, they're also enjoying investment income, so they are certainly making a profit. The real question, the real effort that this government should place, is getting a handle on what the true profits are, because that's the debate.

Even the insurance industry themselves released two reports by two different accountants, and they came up with dramatically different figures. One chartered accountant, using the same set of numbers, using different variables, came up with a net loss; the other one came up with a net profit. These were reports commissioned by the Insurance Bureau of Canada themselves. They came up with two startlingly different results. One showed a loss and one showed a profit.

When we look at the raw numbers, we look at the raw facts—what are insurance companies paying out; what are insurance companies taking in—and we look at their investment income—if we look at that for Ontario, they're making significant profits. Out of those significant profits, they should be encouraged through FSCO, through the rate-setting procedures that exist, to reduce their rates. There's enough there simply in the profits that they are making to account for the 15% reduction. There is no need for this continued discussion of taking the costs out of the system to reduce the insurance rates by 15%. That can already happen now.

If you want to reduce the costs in the system, sure, go ahead, that's fine, but let's not reduce those costs on the backs of people, on the backs of the most vulnerable. Let's not do that. That's not acceptable.

What is this bill proposing to do? Let's go over the non-contentious issues in this bill, because there are a couple of non-contentious issues. I'll address those first. I'll give credit for that.

This is Bill 171. The component which addresses a licensing of insurance agents and adjusters—no one is concerned about that. I haven't received any issues or complaints or concerns. Adding a level of accountability for insurance agents and adjusters is completely understandable, acceptable, and that is one of the components of this bill. They would seek to allow the government to set up licences for agents, provide for the issuance, renewal and revocation and suspension of these licences. There's no issue with that.

The repair and storage liens—there are some concerns about the way this will be implemented, but again this is an issue that was raised. There are issues around the component of when a car is taken from an accident scene, towed away and stored, and the costs associated with that, and this bill seeks to address that. That is not contentious.

#### 1520

The licences for service providers—now, health professionals themselves have said they have no issue being regulated. They are professional. They are accountable. They are folks with great reputations at hand. The players, the individuals who are actually defrauding the system or engaging in improper practices, need to be removed. The vast majority of the professional and high-quality individuals who provide health services have no issue with fair, accountable and transparent forms of licensing. So that's not an issue.



The two other components, though, which are of grave concern are the dispute resolution component as well as the pre-judgment interest component.

I initially responded to the Minister of Finance when this bill was first tabled, and I indicated that the report headed by Justice Cunningham made some recommendations around what should happen with the tribunal that deals with the disputes.

I have to give credit to, I would like to say, a courageous and respectable individual. I actually agree with the way that this letter—I received a facsimile, and the way it was signed was: “A concerned citizen and loyal employee of Ontario’s public service.” I want to salute you for taking the time to write this very thorough letter to me. It is filled with tremendous information, and it helps clarify some of the remarks I made before.

When this bill was first presented, I indicated that Justice Cunningham said that there should be a transition for the tribunal into a quasi-judicial tribunal. When I was briefed on it, I spoke to the ministry folks and I said, “Can you explain to me how this transition is going to benefit the consumer?” I was skeptical. I didn’t understand how it would benefit them.

Looking at this submission that I received, it provides a very clear map of how it doesn’t actually benefit the consumer at all. In fact, this transition is going to significantly harm the consumer. It’s going to significantly harm the driver in Ontario. Let me explain why. To clarify, Justice Cunningham indicated that there should be a separation between FSCO as an adjudicator and FSCO as a regulator, and that for that reason there was a necessity to move the dispute resolution system in FSCO to a public sector tribunal. But the arbitrators at FSCO are independent; they are salaried, with stable jobs and with great experience and skills in dealing with these decisions. The suggestion to take those players entirely out of the game, to get rid of those experienced, independent, qualified decision-makers and replace them with per diem arbitrators who don’t have the same level of experience, folks who don’t have the skill set to deal with specific issues around what the arbitrator dealt with around the insurance industry—the Licence Appeal Tribunal is a tribunal that deals with liquor licence violations, driving-related offences. It does not deal with the complex issues around liabilities. It does not deal with the issues around the injured parties, the vulnerable parties who are seeking redress from insurance companies. This is absolutely inadequate. We have highly skilled, experienced, independent decision-makers on one side, and we have the per diem, non-experienced, without the same level of expertise, on the other hand, to make decisions that will affect the lives, literally, of some of the most vulnerable people in our society, those who have been injured in car accidents.

Some points to be considered: There has been no evidentiary basis that shows that moving the dispute resolution system in FSCO to the Licence Appeal Tribunal will actually result in a cost savings. There’s no evidence. The government has not provided any evidence

to show that there’s a cost savings—not that there’s a cost savings at all—let alone how much there would be in terms of cost savings.

You could save some money if the dispute resolution system was streamlined, but that didn’t require it to be taken out of the FSCO mandate or to take away those skilled arbitrators. That wasn’t necessary at all.

I think this issue was put very well by Alan Shanoff on March 15, 2014, in an article written for the Toronto Sun entitled “Little Benefit for Victims.” He summarizes his response to Bill 171, Fighting Fraud and Reducing Automobile Insurance Rates Act.

Now, I challenge the Liberal government, I challenge the members on the other side, to show me how this bill, particularly the two components I talked about—how will changing the dispute resolution system from the FSCO arbitrators to the Licence Appeal Tribunal reduce fraud? It won’t. I dare you to show me how it will. You can’t show that. So your title that says “Fighting Fraud and Reducing Automobile Insurance Rates Act” in that regard is false. I challenge you to show me how reducing the interest rates charged to encourage insurance companies to settle quicker—reducing them from 5% to 1.3%—reduces fraud in any way. I challenge you to show me how that reduces fraud. You won’t be able to show me that. Again, the title “Fighting Fraud and Reducing Automobile Insurance Rates Act” is false in those two areas, and those are the two biggest components of this bill.

Now, the article written by Mr. Shanoff was quite to the point, and I love the way he summarized this issue. In his final summary of this issue of Bill 171, he writes, “I can see where reduction of interest rates, removal of special awards and shunting cases away from experienced, independent arbitrators would benefit insurance companies.

“But where is the benefit to drivers and accident victims?” I agree wholeheartedly.

One other component that this bill will do—and people haven’t spoken about it. There is a special award that is allowed, that is rarely used, but it’s a tool that if the insurance industry, if the companies are wrongfully denying a claim—so I make a claim, and I’m entitled to a certain amount of coverage and protection. I’m entitled to a certain amount of money. I file for my claim. The arbitrator sees that I’m meritorious; I’m right. The arbitrator has the ability to send a clear message denouncing the insurance company that is withholding—wrongfully withholding—payment that I am entitled to. There’s a special award which allows a lump sum payment, and this is a tool that basically encourages the insurance companies to act more fairly. Though it’s rarely used, it’s a strong tool that sends a message that there is a tool available if you are acting egregiously, if you’re acting improperly, so if you can establish that you were entitled to payment and the insurance company is withholding that, you can be awarded this. There’s a special award. This bill, Bill 171, gets rid of that.

Now, again, I challenge the government to show me how getting rid of the special award reduces fraud in any way. It does not. Again, I challenge you to show me how it reduces fraud. I assure you that you will not be able to show me how it reduces fraud. Again, the title of your bill is false.

One other component of this bill that is startling and concerning, and I'm sure the member from Elgin-Middlesex will agree with me, is that the Justice Cunningham report came out, and within two weeks of the release of the report, the government jumped on putting out legislation that would address the Cunningham report, without any consultation—without any kind of consultation with the experts in the field—and without any proof or evidence that the steps taken in this bill will actually reduce the costs, will actually address fraud.

**1530**

I can assure you that Justice Cunningham did not anticipate, in his report, that this government would take away skilled, experienced arbitrators in favour of those who do not have the same level of skill, who do not have the same level of experience, and who do not have the expertise in this area of law. I assure you that was not Justice Cunningham's intention.

I started off my remarks with the 2010 reduction to benefits that we received. We all agree, and there's no denying, that the insurance companies have seen a dramatic reduction in their costs. It's in the billions, industry-wide—billions of dollars of savings. On top of that, we hear the word "fraud" thrown around all the time.

I want to make this very clear: When you reduce the amount that someone can claim, when you put a cap on it, when you put a cap such that 80% of people injured in Ontario are funnelled into the MIG guideline, the minor injury guideline—so 80% of the people only have access to \$3,500. If that's the case, you've gotten rid of a whole segment of people who are actually legitimately injured, who don't have access to the \$100,000 they used to have access to. So legitimately injured people are not getting coverage, but also, all of the fraudulent cases which the government and the insurance industry used to talk about—a vast majority of them are also stopped because they don't have access to that either.

By capping the amount that people can receive, you've cut the legs off of legitimately injured people who are not able to receive coverage, but you've also gotten rid of fraud. In fact, you've gotten rid of costs much more than you would have ever gotten rid of if you had just tackled fraud alone—and it's impossible to get rid of all fraud. So what did we get from that? What did we gain from that colossal reduction of both fraud and legitimately injured folks' coverage we received from 2010 to 2013? You would expect a decrease in insurance rates, I am assuming. No, you didn't see that. You saw an increase. You saw a net increase in insurance rates despite the fact that we got less.

It's like you paid \$15 for a movie ticket, and that same movie that would cost you \$15, you got to watch half the movie. And instead of reducing the rate of the movie

ticket—because you're getting less coverage, you're getting less of the movie, so you thought, "Okay, maybe I'll pay less than \$15." Well, what actually happened is they raised the rate of the movie ticket to \$17: "There you go. Thank you very much. Here is your \$17 movie ticket," and you still get only half the movie. That's what happened to drivers in Ontario.

*Interjection.*

**Mr. Jagmeet Singh:** The member from Windsor-Tecumseh says it's not fair. It's not fair, absolutely not fair.

Let's talk about the interest rate issue. Again, what I'm framing is, this entire bill—the two first components do nothing to reduce fraud. They don't tackle fraud in any way whatsoever. They are another example of this Liberal government kowtowing and benefiting insurance companies without any strings attached. This bill doesn't say that if we implement steps 1 and 2, it will reduce costs by X amount of dollars, which will reduce premiums by another 5% or 10%. There's no connection between the cost reduction and the premium reduction. There's no connection in this bill.

The interest rate argument: Right now, the current rate is set at 5%. Bill 171 would reduce this 5% to 1.3% and allow it to be modified quarterly. What does this do? Well, if the rate is set to 5%, that means that if I'm injured and I commence a lawsuit against the insurance company, the insurance company knows that while it's taking time to settle the case, they will be charged a 5% interest rate. A high interest rate: What would that encourage? That would encourage insurance companies to settle quicker because they know that they're amassing a 5% interest rate on the amount that's due. So if it turns out that they lose a case—the plaintiff wins; the injured party is entitled to receive a benefit and they will receive interest on top of the benefit—that tells the insurance companies, "Hey, maybe we should settle quicker. Maybe, if it looks like we've wrongfully withheld money from an injured person and this injured person deserves this, is entitled to this coverage, is entitled to this settlement, we should just settle with them quicker."

What does reducing that interest rate do? If you know that before you had to pay a 5% interest rate—now you're a business. Imagine that you're the business and now your interest rate is only 1.3%. Will you settle quicker? No; you're going to settle slower now because it's 1.3%.

**Ms. Catherine Fife:** There's no incentive.

**Mr. Jagmeet Singh:** There's no incentive to settle quicker. This is another example of allowing the insurance industry to delay. They actually make money on delaying. They can take the amount of the settlement, if it's a \$100,000 settlement or a \$400,000 settlement—whatever the settlement is, they can take that money and reinvest it and make more money. It actually benefits them to delay it. How does this reduce fraud? How does this benefit the drivers of Ontario?

We heard members of the Liberal government get up today and say that this is going to benefit their constitu-

ents. No, it's not. This is not going to benefit the constituents. I'm challenging you. I'm looking forward to you proving me wrong. I challenge you to show me how these two components—how reducing the interest rates is going to benefit drivers in any way, one; two, how is it going to reduce fraud? It's not going to reduce fraud. I challenge you to show me how it's going to reduce fraud. Anyone on the other side: I challenge you to show me how it's going to reduce fraud. It's not going to—

*Interjection.*

**Mr. Jagmeet Singh:** I challenge you to show me how getting rid of experienced arbitrators who are independent, who are salaried—getting rid of them and replacing them with the Licence Appeal Tribunal, with no expertise—

**Hon. John Gerretsen:** So you disagree with Justice Cunningham, then?

**Mr. Jagmeet Singh:** That's a great point. The Attorney General raises a great point. Justice Cunningham said very clearly that getting rid of the adjudicator and the regulator component of FSCO was important because there is a bit of a conflict there. There's a regulator on one side and an adjudicator on the other side. Justice Cunningham did not say, though, that you should replace experienced, qualified, salaried, independent decision-makers with per diem, inexperienced folks without the expertise. That's not what Justice Cunningham did. I assure you that Justice Cunningham did not want this to happen. I assure you that Justice Cunningham would have liked to have seen those same arbitrators who are qualified, who are experienced, transition to a separate public tribunal, sure, but not a tribunal like the Licence Appeal Tribunal, which deals with liquor licence violations, with licence revocations, and has absolutely no experience with insurance law and the claims that people are dealing with. That's not what their expertise is. They're very talented and experienced in another area, but not in this area.

This does not benefit the consumer. In fact, you have folks who are less experienced dealing with decisions that are going to result in problematic decisions for the consumer. We already see a hostility towards the insurance companies' denying claims, delaying payments, delaying settlements. This is only increasing that climate: increasing that anti-driver, anti-consumer climate that already permeates the insurance regime.

We've looked at the two major proposals. I've challenged you to show me, and I'm hoping to hear your responses on how this will reduce fraud and how it will reduce costs.

I also want to make one point very clear. The government has talked about the 5% reduction that has occurred. They said that there's a 5% reduction in auto insurance rates. I want to draw attention to that. FSCO provides an outline of all the insurance companies that are submitting reductions in their rates, and we can see it. It gives us an ability to assess: Was there or was there not a 5% reduction, as the government has claimed?

**1540**

The government claimed that a 5% reduction has occurred. I'm going to list some of the reductions that actually have occurred.

Economical Mutual Insurance Co. has indicated a rate change of 0.98%—that's a 1% reduction; that's good—and that the effective time of that reduction was December 31, 2013. So it has occurred. When they say that a reduction of 1% for that company has occurred, that's correct; it has occurred.

Another example would be the Dominion of Canada General Insurance Co.—this is, again, off the FSCO website. The Dominion of Canada General Insurance Co. saw another approximately 1% reduction, and the effective reduction was between January 1, 2014, and February 2014. That also occurred.

The major reductions, though—for some reason, the government announced them now, saying there was a 5% reduction. Allstate Insurance Co. of Canada indicates a 14% reduction, which is quite significant. However, the effective date will be May 2014 and July 2014, so not for months down the road. However, the government had said the reductions have happened now. Somehow, they've indicated reductions that they're anticipating in the future.

When we talk about the 5% reduction, many of the major reductions, like a 10% reduction for Economical Mutual Insurance Co.—the major reduction that they filed for, again, is not going to actually be effective until May 2014. Many of the other major reductions aren't happening until the summer: a 14% reduction for Pafco and a 12% reduction for Pembridge. Many of these reductions aren't happening until July. The government has prematurely said that reductions have occurred when they actually haven't yet.

The reason why I bring this up is, we're seeing the government move so quickly to reduce the costs for insurance companies. Like I said, overnight in 2010, they implemented changes that reduced their costs by 50%. We see that the Justice Cunningham report came out. Two weeks later, they've implemented a bill which will further reduce the costs for insurance companies. However, despite cost reduction after cost reduction for insurance companies and this quick movement, this speedy transition, to reduce costs for insurance companies, for consumers, for drivers in Ontario, the rate changes are happening at such a slow rate. That's what's disturbing. There's a clear priority here: The government has placed insurance companies' profits and costs as a priority and has placed drivers in Ontario as a lower priority and put them as a passing thought.

I'm struggling to look at and understand how the government would respond to this. I want to issue another challenge. I talked about the transition from the arbitrators, from FSCO. I also want to hear why this government seeks to remove—and I notice that there are a number of people on the government side who could respond to this question—the special award component that previously existed.

Reading from Mr. Shanoff's article again, if we're really serious about protecting drivers, Mr. Shanoff writes, "Another real way to protect drivers is to provide arbitrators with the power to penalize insurers that act unreasonably in withholding or delaying penalties." If arbitrators had a tool of that sort, they could use this to send a message to penalize insurers if they're acting unreasonably. This power exists right now.

Mr. Shanoff writes: "Actually, arbitrators hearing accident benefit cases currently have that power under the Insurance Act.

"They can award a lump sum of up to 50% of the amount withheld or delayed, along with interest, at the rate of 2% compounded monthly."

I ask the government again to explain—Bill 171 eliminates this power, gets rid of this ability for the arbitrator to penalize an insurer if they're withholding a sum or a settlement—how getting rid of this power, getting rid of this ability to penalize the insurers for acting inappropriately, for acting unreasonably, in any way reduces fraud. How does getting rid of this power in any way protect consumers?

As some of the members of the Liberal government have said, "How does this assist your constituents? How does this benefit drivers in Ontario?" I challenge you to answer any of those questions, because I know that if you think this through, you'll find that it does not benefit drivers, that getting rid of a power given to an arbitrator who is an independent decision-maker, allowing them to penalize an insurer who is acting unreasonably—that seems like an appropriate tool. It existed because it allowed arbitrators to send a message, that if an insurer is acting inappropriately or acting unreasonably, if they're withholding payments they should be paying, we have a tool to penalize them, to force them to pay a lump sum.

How would getting rid of that power reduce fraud? It doesn't. How does getting rid of that power given to an independent arbitrator reduce auto insurance rates? It doesn't. It was simply an amount that the insured person was entitled to, and it gives the arbitrator an ability to award a lump sum. How is that reducing the rates, by getting rid of that power?

What it does do is that it favours insurance companies, again. It encourages them to act unreasonably. It encourages them to withhold payment. It encourages them to deny rightful claims. That's what it does. If that's your intention, then you should say that. You should say, "Our intention is to discourage the drivers from suing insurance companies. Our intention is to discourage the consumer from seeking to get what's rightfully theirs. Our intention is to make sure that the already imbalanced system is further imbalanced so that insurance companies have more power than the insured parties, that drivers in Ontario are further relegated to a lower priority." If that's your intention, just say it, and then I wouldn't really have much to say. I'd say, "You know what? You're achieving your intention, then; congratulations."

But when you say that your goal is to reduce fraud, this does not reduce fraud. This does not benefit the

driver. This does not reduce insurance rates. This certainly will increase their profits. This will certainly reduce the cost for insurance companies. If that's your goal, just say so, and I would say, "Congratulations again; you have achieved your goal."

I've been comparing and contrasting the FSCO arbitrators with the Licence Appeal Tribunal. I have no issue with the Licence Appeal Tribunal. They do great work in the area that they are working in. They are hard-working individuals who do their jobs in a professional and appropriate manner. However, let's look at what their jobs are.

Currently, the members of the Licence Appeal Tribunal are part-time, other than the associate chair. They are appointed for temporary terms and they receive per diem rates, and are government appointees. Reappointment is at the pleasure of the Ontario cabinet. If you contrast that with the FSCO arbitrators, they are full-time, they are unionized, public sector employees, they are seen to be independent, and they're respected.

We all know—and I look to the Attorney General for this—one of the elements of why our justice system works is that we decided that those who make the decisions should enjoy a level of independence. It's one of the hallmarks of our justice system, that a judge, when applying the law of the land—for example, the charter—should be free from the whims of the public when it comes to emotional responses to a particular case and instead should apply the law in a fair and rational and just manner, without being swayed by newspaper headlines and without being swayed arbitrarily. They should employ jurisprudence and they should employ thoughtful, rational discussion in coming up with their decisions.

**1550**

Replacing full-time, unionized public sector employees, who are independent and respected, as the decision-makers for serious cases involving significant sums of money that would impact the lives of people who are injured—replacing those arbitrators with people who are part-time, who are per diem, temporary, and who are government appointees, whose reappointment is at the pleasure of the Ontario cabinet, means that decision-makers are now—if their decisions, for example, are in favour of the consumer too much, well, they are appointments. They could no longer be appointed. Their independence is questionable.

**Interjection:** Conspiracy theory.

**Mr. Jagmeet Singh:** Their transparency—as opposed to a conspiracy—is questionable.

The issue is that we have already independent decision-makers who exist and are being replaced by people whose independence is not as strong.

*Interjections.*

**Mr. Jagmeet Singh:** You know what's funny? It's true: When you strike a chord, there is a potential that what you're saying is truthful when it hurts. My mom actually has a saying, and I love her saying because it annoys me so much. Whenever she says something that bothers me, and she can see it in my face, she says, "The

truth hurts, doesn't it?" It's true, the truth does hurt. I guess I'm going to give you my mom's adage: The truth hurts.

In all seriousness, we see all too often in the insurance regime that it's getting harder and harder for drivers to get their settlements. We see insurance companies denying their payments. We see drivers getting denied their payments. We see people wrongfully being placed into the MIG guidelines when they shouldn't be. We see this climate get harder and harder for the insured party, for the drivers in Ontario, to get their settlements. We see more and more laws made in favour of insurance companies. It's a trend. It's a trend that this government started in 2010, and it's continuing.

*Interjections.*

**Mr. Jagmeet Singh:** I look forward to some responses to my comments here today. I look forward to some discussion. I look forward to answering them in my questions and comments.

What do I propose here? This is what I propose. The government has accepted this, and has commissioned a committee that will look at the profitability of the industry. Because that's really what's at the heart of this problem. If you had conclusive evidence that the insurance industry was making record profits, record return on equity, you would have, I would hope, at that point, the evidence and the conviction and perhaps the fortitude to then ensure that those profits were then passed on to drivers. The problem is, right now, even those profits are in dispute. Evidence which we clearly see is being disputed, because the industry is saying that they're not enjoying the profits that we know they are enjoying. They are claiming that due to reserves and due to other factors, they're not seeing a profit.

Let's make it clear. We are here as legislators to determine the auto insurance rates set in Ontario. Losses that the insurance industry faces from losses in Alberta, from tragic incidences across Ontario, though troubling for the insurance industry are not our concern as legislators or as regulators. We are regulating a product. The product is auto insurance in Ontario. The reason why we are regulating that product is because, in Ontario, auto insurance is mandatory. The government has made the product mandatory. You have to go out and buy this product, so the government has a responsibility to make sure that this product is affordable. If the government has that responsibility, they're responsible to know whether the industry that they're regulating is making a profit or not and what that profit is. This government, to date, doesn't have a clear picture of that profit. That's a big problem. How can you seek to regulate an industry if you can't say with confidence what their profits are, on the product and in the jurisdiction that you're regulating? That's the first step.

The government accepts that they need to know this. They struck a committee. I'm asking you to move on that committee, to get that result, to get the profitability forward. That's what we need. Once we have the profitability set—I know that you'll find this. If you have the

right folks on your committee who are doing this job in a measured, independent way, you'll come up with a huge profit for the insurance industry. I know that at their board meetings, when they speak to their stakeholders, they're not talking about a loss. They're saying that in auto insurance in Ontario, they're making a killing, and I'm sure that's what they're saying. Once you see that profits are being made, then you can ensure that you regulate them properly. That's the first step.

**Mr. Bill Walker:** How many shares are you holding, Mr. Singh?

**Mr. Jagmeet Singh:** If I had any shares in the auto insurance companies, I would be making a killing, too.

**Interjection:** How many other industries do we do that in?

**Mr. Jagmeet Singh:** That's a great question: "How many other industries do we do that in?" I respond by saying that in this industry, we regulate it because it's government-mandated that you have to have it. You have to purchase auto insurance. The government made a decision—and I think this was a fair decision. If you mandate someone to purchase something in this province, there's a certain obligation by the government to ensure that it's accountable—

**Ms. Catherine Fife:** And affordable.

**Mr. Jagmeet Singh:** And affordable. I am questioning whether or not FSCO is doing its job in an independent and fair manner. I challenge them to do it better. I challenge this government to do their job better to make sure that the rates are set in a more fair manner.

Another area that I just want to touch on before I wrap up is that when we look at the auto insurance industry as a broad area, there are a number of different folks who are injured in different ways. The most vulnerable people are the catastrophically injured. I was on the committee where we questioned the chair of the anti-fraud task force. I asked him point-blank—and he accepted this—"Do you have any concerns, as the chair of the anti-fraud task force, with fraud in the catastrophically injured category?" Categorically, no, because if you're catastrophically injured, you can't fake that. Those are people who are, tragically, some of the most vulnerable because they are so injured and their losses in terms of their abilities, whether it's physically their loss of limb or their loss in terms of their health, are very tragic, very touching and very real.

I implore this government that, while we can find other ways of looking for cost reductions—and I have no issues with reducing costs—I ask you not to touch those folks who are already so vulnerable, not to reduce their level of coverage and their level of protection, because they are so vulnerable and because we know very well that they are not in any way responsible for any fraud. When it comes to definitions, when it comes to their benefits, those are folks that need to be protected. Any savings or any cost reduction should not be on their backs; any cost reductions should not be on the backs of other drivers in Ontario. We should look for efficiencies. We should reduce other areas of activity that are costing

the insurance industry and costing drivers, but not on the backs of the drivers.

Finally, I really wanted to drive home this point: In all of this, we talk about reducing costs. The industry itself has not received the attention that it should receive. The industry itself has a responsibility in making sure that they run efficiently, that they reduce their own payouts that are improper. If they are paying to a fraudulent health care provider, if it's the insurance company that's writing those cheques, they have a responsibility to make sure they complete their due diligence. Much priority is placed on the reduction of fraud, but far too little attention is placed on the insurance company's own responsibility to reduce that fraud.

**1600**

So I ask this government and I ask members of this House to look at that as an area of cost savings. Look at their expense ratios and what they're actually using their money on and whether they are using it efficiently or not, and ask them to find their cost reductions.

The 15% reduction that the New Democrats have called for, that I have championed, that my colleagues have fought for, is a matter of fairness. It's a matter of the drivers in Ontario getting what they deserve. They've reduced their benefits. We've reduced the costs of insurance companies. Where is the reduction in premiums, in a meaningful way, for drivers in Ontario?

While we're talking about auto insurance, there are a number of areas of unfairness, and one of the areas I want to touch on before I close is postal code discrimination. Postal code discrimination is a major factor, and I want to just make some clarification on this. There are stark differences between northern Ontario, rural Ontario, southern Ontario—all of the different communities are quite different. The traffic, rates of accidents, costs—everything's different. We understand that.

**Mr. Bill Walker:** Owen Sound.

**Mr. Jagmeet Singh:** Owen Sound is quite different from Bay Street in downtown Toronto.

If you look at the GTA and you're a kilometre north of the 401 or a kilometre south of the 401, there is not a significant difference. The fact that you may live in Brampton, but you work downtown, or you may live downtown, but you work in Scarborough—people move around within the GTA. However, within the GTA, insurance companies have subdivided regions and territories to the point that simply moving about 15 kilometres in one direction within the GTA will result in your rates doubling. That one side of the street and the other side of the street see hundreds of dollars of difference in terms of rates is very troubling.

I ask you to consider this other point. The rates are different in a very troubling way. The communities that are more well off, communities that are wealthier and more well established, actually have lower rates than the communities that are not as well off. What is the reasoning behind this? Some want to say that this is because of more accidents in particular regions, more thefts in particular regions. Well, that's not the reason.

The reason is because of costs. I've asked the insurance industry this very point blank—a very interesting factor. I asked this question to the insurance folks, and they agreed to this. Generally speaking, wealthier folks have other forms of insurance. They have life insurance; they have other benefits. If you have another form of insurance and you're injured, you don't claim your auto insurance first. You claim your other forms of insurance first, and you go to your auto insurance second. So people who are wealthier have other sources of coverage, and they actually cost the insurance companies less, and they agreed to this. I point blank said, "Is this true?" They cost less not because their accidents are less, not because of their higher likelihood of getting more or less injured. They cost them less because they're wealthier, because they have more money and they have other sources of coverage.

If that's the case, and not because you actually have a higher rate of accident, not because you have a higher rate of injury, not because you have any other statistical or evidentiary reasons for your cost, but simply that you cost more because you couldn't afford another form of health insurance, you cost more because you couldn't afford life insurance—if that's the reason why insurance companies are allowed to charge certain regions more, that's absolutely unfair. That's an injustice. That's a travesty. I think that's where the evidence is pointing. If that's the case, then we have done—and the Liberal government has done—a horrible travesty to those folks who are already marginalized, who are already hard up. If that's the case, then there is a serious problem that we need to deal with in this province.

Thank you very much, Mr. Speaker. It has been a pleasure.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Ms. Soo Wong:** I'm pleased to rise to speak in support of Bill 171. I listened to the eloquent remarks made by my colleague from Bramalea-Gore-Malton, and I wanted first to thank him for some of his advocacy work on this particular bill. Also, all of us in this chamber have some issue dealing with auto insurance. I believe that the parliamentary assistant to the Minister of Finance, my colleague from Vaughan, spoke eloquently earlier this afternoon about Bill 171.

There are four parts of focus in the bill, if passed; first, transforming the auto insurance disputes resolution, which is, again, very complicated and very challenging, but the piece I want to spend a very short time on is establishing the transition strategy for the licensing of health service providers.

As many of you know, I came from the health care sector before becoming a member of provincial Parliament. If this bill is passed, it will do similar things that we have done dealing with pharmacists—owners of pharmacies must be pharmacists. Again, that will reduce the opportunity for fraud, and this is one thing that is really, really important in my riding of Scarborough-Agincourt. We've seen recently that police across On-

tario have charged some health professionals with regard to auto insurance fraud, so we must ensure that those health professionals are held accountable, and through the proposed legislation, Bill 171, we will address this particular issue.

Collectively, we all have a responsibility in this House to ensure some kind of legislation to prevent fraud, but more importantly, out there in the community. So I thank you for this opportunity.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Toby Barrett:** I just want to make a few comments on the recent speech—you've obviously done a lot of work on this file—and also on the previous excellent speech from the member from Parry Sound–Muskoka to kind of kick off the debate. We're getting into this issue. We're now getting serious about it, and I commend the government.

The title of the bill, Bill 171—it leads off in the title by talking about fighting fraud. It is about time that this government and all of us took a serious look at fraud in the insurance industry. We have seen so many companies over the years increase their premiums. At the same time, their profits were going down. Why is that? Why are premiums going up? I know that four or five years ago, the industry—auto alone—lost something like \$390 million. I pin it on waste, inefficiency and outright fraud. We seem to be a bit of a haven in southern Ontario for cheats and fraudsters. Other provinces and states have addressed this issue, so this government did have a choice. They could have dealt with this. They've been at this for 11 years now. We've seen half measures. So I have some hope that this legislation will take us into more of an action step.

I am concerned. I spent a number of years as a director in an insurance company. It was a farm mutual, Norfolk Mutual. We knew our policyholders. In fact, to be a director, you had to be a policyholder. We knew who was high-risk. We knew who the fraudsters were in the community and we were able to make decisions as a board on behalf of our policyholders to do the right thing. I know that so many of the companies—and obviously, this government—are so far removed from the industry that we now see the kind of problems that hopefully this legislation will deal with.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Ms. Catherine Fife:** It's always a pleasure, actually, to listen to the member from Bramalea–Gore–Malton. He knows this file incredibly well and you can tell that he's passionate about actually creating some legislation that will meet the needs of drivers and citizens of this province.

I think that he asked a really good question in his stand-up on Bill 171. He asked, "What is our responsibility as members of provincial Parliament? Who do we work for?" It was a critical piece of his speech because it calls into question, quite honestly, some of the major factors in this piece of legislation.

**1610**

While there are many good ideas—he also mentioned Justice Cunningham's final report on the dispute resolution system that forms the basis for the legislative changes—there is one glaring deficiency in the proposed new system, and that is denying accident victims access to the courts.

This is one of these key pieces that has always been a major recourse for accident victims. In the name of cost savings to the insurance industry, the government is proposing to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens and to replace the courts with a tribunal. I think your mother is right, and I think I'll do a shout-out to your mom, because this raises the hackles of the Liberal government when we raise this issue. We are calling into question—for good reason—removing this safeguard of the citizens of this province. To be sure, if this does move forward to committee, we will be addressing this in earnest.

I want to thank, once again, the member from Bramalea–Gore–Malton for addressing the issue of fairness and safety for drivers across the province. I look forward to future debate.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. John Gerretsen:** I used to do a fair amount of litigation work in this field, and I can tell you, under the old system insurance companies could literally bankrupt people by not settling with them when they knew people couldn't afford to take it to court for any length of time.

The statutory benefits that are in place now are a vast improvement over that system. I didn't act for insurance companies; I acted for people that were somehow injured in automobile accident cases. I knew many situations where people settled for a heck of a lot less because, basically, they couldn't afford to wait it out in court. The system that we currently have is much better than that. That's number one.

Number two, I can remember the NDP government that went to the polls one time and talked about public auto insurance. They were going to implement it. Then, of course, when they got in, they didn't quite do that.

The member talked—every time he talked about some good provisions in the bill, he said, "What has that got to do with fraud?" Quite frankly, all of those provisions have nothing to do with fraud. Fraud is a completely separate issue. That is why we are in the process of setting up a unit made up of members of the Ministry of the Attorney General, crown attorneys, and working with police, working with the insurance industry to make sure that those fraudulent situations that you're talking about are being dealt with. That's absolutely necessary, because it's one of the reasons why insurance premiums are as high as they are.

He doesn't like the fact that the arbitration system is going from the arbitrators to the Licence Appeal Tribunal. That's what Justice Cunningham recommended. He

asked them to take a look at it, and he said that it will be a much better and more efficient system.

Look, let's just give this bill second reading as quickly as possible, send it to committee, deal with some of the issues that you brought forward, and let's implement this bill and act quickly, for the benefit of the people of Ontario.

**The Acting Speaker (Mr. Ted Arnott):** That concludes our time for questions and comments. I return to the member for Bramalea–Gore–Malton.

**Mr. Jagmeet Singh:** What I want to make very clear is that the Cunningham report speaks about removing the role of the regulator and the adjudicator so that FSCO can't act as both. But what Justice Cunningham did not say is that you should get rid of an independent decision-maker, that you should get rid of experienced decision-makers, that you should get rid of decision-makers who have expertise in a particular field. That's what I'm questioning. (1) There is no evidence that this transition, the way it's laid out in this bill, will actually save us money; (2) there are a lot of questions about how this will actually benefit consumers; and (3) the biggest question is, how do we ensure that the people that are making decisions are going to be independent and experienced and have expertise in the area that matters? That's the concern. That's not what Justice Cunningham wanted. He did not say, "I want inexperienced people without expertise, people who are not independent." I want that to be made very clear.

The comments surrounding the licensing of health professionals: There's no issue with that. Health professionals themselves have said that they don't have a problem with a transparent, accountable and fair licensing process that allows them recourse to decisions, allows them due process. There's no issue with that.

The reason I kept pointing out how this component addresses fraud is because that's what it has been entitled. It has been entitled and referred to as the Fighting Fraud and Reducing Automobile Insurance Rates Act. That's the term. Because it's being called that, I'm questioning how the two major components of this bill reduce fraud in any way. In fact, I didn't hear anyone respond to my challenge that the reduction of insurance rates would actually encourage insurance companies to delay providing a result in a settlement and it would hurt consumers. I have yet to hear a response to that.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Ms. Soo Wong:** I'm pleased to rise this afternoon to speak in support of Bill 171. The proposed bill, if passed, addresses a number of measures to protect Ontario consumers, and continues our government's crackdown on auto insurance fraud. It will also, most importantly, reduce the rates of auto insurance across the province.

Bill 171 talks about reducing the abuse and related costs within the auto insurance system, which is a key piece of our government's plan in terms of our cost and rate reduction strategy. In its final report, the Auto Insurance Anti-Fraud Task Force concluded that auto insur-

ance fraud is substantial and has a major impact in terms of the premiums. Research shows that in 2010 auto insurance fraud amounted to between \$770 million and \$1.6 billion. This is a substantial amount, Mr. Speaker.

If passed, Bill 171 would continue the government's work in terms of combatting auto insurance fraud in four areas:

(1) transforming the auto insurance dispute resolution system to make it more efficient and effective in terms of discouraging fraud and abuse;

(2) establishing a transition strategy to deal with licensed health service providers—which I spoke about a little bit earlier—directly invoicing the auto insurance companies, as a key recommendation from the task force;

(3) modernizing the insurance agent and adjuster disciplinary hearings, which then protect the consumers and build on past changes to enhance the regulator's investigation and enforcement authority; and

(4) providing the authority to address the vehicle storage and related issues identified by the task force.

With my time today, I want to focus on two of these four aspects of the proposed bill. The first piece here deals with the review of the dispute resolution system, as mentioned by my colleague from Bramalea–Gore–Malton and others. The Honourable J. Douglas Cunningham, a former Associate Chief Justice of the Ontario Superior Court of Justice, reviewed this whole piece, in terms of the system, and provided numerous recommendations on how to improve the auto insurance file.

Furthermore, my colleague from, I believe, Bruce–Grey–Owen Sound complained earlier that there was not extensive consultation. Well, I beg to differ, because I know, as a member of the Standing Committee on Finance and Economic Affairs, we travelled across Ontario. I know my colleague from Bramalea–Gore–Malton was with me when we were travelling across Ontario. We heard from constituents across Ontario. They gave numerous recommendations to our standing committee. So there was an extensive consultation process. There were 35 stakeholders' input, written submissions, in-person meetings, as well as the interim report, including a standing committee. The final report was delivered on February 18 with 28 recommendations to transform the dispute resolution system. So, again, for the member opposite to say there was no proper consultation, I beg to differ, and there is proof of that consultation.

The proposed Bill 171 also talks about the numerous recommendations from Mr. Justice Cunningham. If we pass the bill, it will then provide a new framework for the dispute resolution system review, make it more responsible in terms of an existing tribunal administered by the Ministry of the Attorney General—I think the Attorney General talked a little bit more about that earlier—making it more objective, making it more expedient and more efficient and more cost-effective.

**1620**

I have spoken to numerous constituents in my riding of Scarborough–Agincourt who continue to say to me, "These dispute mechanisms can be easily handled. It



shouldn't be so belaboured." Time after time, we heard those complaints in our local constituency office.

The other piece here is that if the dispute resolution system is changed, it would also change the responsibility of FSCO, better known as the Financial Services Commission of Ontario. It would prevent conflict with its role as a regulator of insurance companies, so it would move that role out to a disputes resolution system.

The other piece here that we also want to talk about is, through the proposed legislation, to reduce the cost, because when you're dealing with a dispute mechanism, you want to make sure that both parties—especially the consumers of Ontario—don't get gouged in terms of trying to resolve the problem. It will provide some stability in the long term and also reduce the rates of the premiums.

The piece I also wanted to talk about, in my short time in support of Bill 171, is the whole issue of the anti-fraud measures. If passed, Bill 171 will address the special investigation. It will involve multiple ministries—not just the Ministry of the Attorney General, but also the Ministry of Community Safety and Correctional Services, Minister Meilleur's ministry. The proposed legislation will allow the government to establish a special investigation and prosecution unit on the serious fraud cases. We heard about those from time to time, first, in terms of the auto insurance fraud. The auto insurance fraud is a part of why the big issue in terms of white collar crime that affects Ontarians across the province, not just in my urban centre riding, but also across the province—in terms of the financial companies, but also the insurance companies. I earlier indicated the potential billions of dollars of cost to the system.

The other piece is that the special unit will have a mandate to tackle serious fraud, including auto insurance fraud, but also some key principles, such as creating the Auto Insurance Anti-Fraud Task Force that established it would vigorously pursue and prosecute those who are the perpetrators and offenders.

Again, we heard from constituents across Ontario talking to this sector. One of the biggest complaints out there is the tow truck industry. I believe, recently, one of the reporters in the Toronto area talked about the tow truck industry and the fact that we have to address this issue because drivers from across Ontario have been taken to the cleaners. We've got to protect Ontario, especially the drivers, to crack down on the tow truck industry.

We also have to work with the lower-tier governments. Municipalities regulate tow trucks in terms of the licensing. I heard that from time to time in my riding of Scarborough—Agincourt, constituents consistently telling me that the tow truck companies are gouging them in terms of the so-called different rates. They're right there, right after you get into an accident. There may be three cars involved in an accident but five tow trucks are there trying to help to resolve this issue. Again, we heard from the community, from the constituents.

In January and February of this year, representatives of the tow truck and the storage industry, as well as the leasing, financing and insurance industries, and consumer advocates met to deal with this particular piece: improving tow truck industry oversight. Everybody gets it, because not only was there recent reporting by the local newspaper about this issue, but we are also very concerned about making sure that there is transparency and there's accountability by the sector.

Collectively, this sector knows where we need improvement, not just involving the auto insurance industry but also law enforcement, as well as the municipality, because we know that if this sector is not—through this legislation, it's to address the improvement for all the concerns that we hear every day in our community.

Mr. Speaker, the other piece here—the legislation talks about it, and I mentioned it earlier—is about the vehicle storage concerns. If passed, the proposed legislation will provide authority to reduce the number of days that the storer, meaning the company storing the vehicle, gives notice to owners that they have their vehicle in storage. We hear from time to time in our constituency office that their car has been held hostage in some storage area. That, again, is a concern for each one of us in the Legislature.

Currently, when a vehicle has been damaged in an accident, for example, it may be towed to a facility after the collision. Those who store the vehicle after the accident may begin charging storage fees right away, even though the owner of the vehicle is unaware of that. There is no communication with the company that is storing the vehicle communicating to the vehicle owner about this potential fee. The storer can hold the vehicle, accumulating storage fees up to 60 days, without giving any notices, and we hear concerns about that, Mr. Speaker.

Furthermore, reducing this storage period would prevent abusive storage practices and also reduce the costs to the consumer as well as the auto insurance system. So with the proposed Bill 171, it is helping address the vehicle storage piece.

The last piece of my remarks I want to talk about is regarding consumerism. This bill is no different than the one the Minister of Consumer Services brought to the House and which we recently passed, the wireless bill improving the consumer aspect of Ontarians; making sure that we have progressive legislation improving the lives of every Ontarian. Whether you live in an urban centre or rural area, you will be affected by the auto industry, especially when it comes to fraud. Everybody pays if there is fraud.

I know, as a driver in Ontario, that I myself have been affected by this whole industry. At the end of the day, each one of us in this Legislature, not just as a member of provincial Parliament, drives to and from work or to and from our constituency office, so we have a duty not just to support our constituents out there, but ourselves. We need to lead by example.

I'm really encouraging each one of us to move this legislation forward. I know there will be more comments

made in this second reading debate, but I hope we won't belabour this debate and conversation here in the chamber, so that this bill can go down the road shortly, go through committee and we can have further conversation.

I would like to conclude my remarks by thanking my colleague from Vaughan, the parliamentary assistant to the minister, for speaking so eloquently; and as well my colleague from Brampton West, because he has been a champion on this whole issue of fraud, fraud in his community, time and time again. Finally we are proposing legislation that will have a huge impact in the 107 ridings across Ontario.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jim McDonell:** It's good to stand up and give comments to the member opposite.

We were talking about the need for this legislation. I was talking to a colleague here about how the government has been bringing this up for years, and I see that they rushed this through in 10 short years. It's good that they're working on this. I think it has been across the industry that there's been a huge fraud problem, and we needed a solution. So we're glad to see this done. We need some amendments made to this that will make it work. We need to bring it through so that we can actually get it to the people with some amendments, as I said.

We look at the way insurance has gone over the years; it was an election commitment when they actually got elected in 2003. It was a huge issue. They promised to freeze rates at that time, and I guess I would like to go back to those frozen rates if they actually had followed through, because insurance has more than doubled and tripled since those times. I think as somebody talked about today, we do have the highest insurance rates in North America. That's a common theme across this government and across this province, that we have high fees to do business here, to operate and live here; high energy rates, high property taxes.

It's always nice to be in first place on things that really matter and actually benefit you, but when you're in first place with your expenses, it just means that you're likely not going to be in first place for the job because businesses have to survive in this province, and we're seeing the trend where they're actually disappearing and going south to our neighbours or east and west to Quebec or Manitoba. We think that times need to be changed—finally, something on the insurance rates. We'll see what happens with the legislation.

1630

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Jagmeet Singh:** I appreciate the comments from the member from Scarborough—Agincourt, who is always very amicable and collegial. I appreciate that. It's a pleasure.

*Interjection.*

**Mr. Jagmeet Singh:** A great person; it's true.

But there is a time and place—and I think it's an important place—to have moments where we can work

together. Though there is a healthy discourse that comes from opposition, there's also a great growth that we can have when we're together.

I agree with the member's comments with respect to the licensing component and the tow truck industry, particularly when it comes to storage, where this bill strives to address the issues of storage and some of the problems around the inappropriate fees that are charged and the costs associated with the storage that can drive up the costs, both for insurance companies and premiums. That is something that's important, and the health care component is important.

But again, I really want to raise this issue: I don't think you should take this bill, as is being passed, for granted because there are significant problems with—it's not something that it's simple dealing with it at the committee stage. I'm suggesting that there are serious problems and flaws with this bill that would make it fatal in the sense of its ability to be passed. I question whether it should be passed at all, given the fact that it undermines, in my opinion, some of the accountability and some of the transparency and some of the incentive for the insurance companies to settle cases by reducing and removing the interest rate that is harmful for consumers and not beneficial for getting cases settled. The dispute resolution mechanism, as laid out, is not an improvement, and it needs a great deal of work before it's something that I think we could support.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Hon. James J. Bradley:** I want to commend the member. She has made a very good address to this House and pointed out the virtues of this legislation. We've already taken certain steps, of course, but this legislation has further steps to bring about conditions where the premiums that are charged in the province can be lowered. We're in the process of doing that.

I remember there was an NDP staffer who, at one time—I know that the political people don't necessarily say that, but it was revealing—was somewhat complimentary of the government and said that the government was living up to its commitment. I agreed with him entirely on that.

The member should know—I'm glad to hear he supports many parts of this particular legislation. This is never an easy topic, because when there are no claims—obviously, it's easy when there are no claims. Can you imagine what's going to happen when the bills start coming in for floods and other climatic occurrences that have happened in the province and that starts having huge claims being paid out? So we've got to watch that.

But what I really want—and the member didn't have a chance to say this. I was wondering where the NDP stands on public auto insurance, because for years, whenever I was in a campaign sitting beside an NDP candidate, they would talk about public auto insurance.

My friend from Beaches—East York, who has yet to get a question in question period—and I want him to get a question, so I hope it's tomorrow or the next day. He

would remember that one of the virtues of the NDP, something that the NDP stood on at all times, was public auto insurance. There's not even a whisper of it now, as we have the new NDP, which has switched from being a left-wing party to almost a right-wing, populist party. I'd be very interested in knowing where the member stands on public auto insurance, as his party did for so long.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Bill Walker:** I don't even know where to start after the Minister of the Environment just gave us that little bit of humour. It's always a pleasure to hear him speak, and his colleague from Scarborough as well. I'm going to take most of my comments back to the member from Parry Sound–Muskoka, who, I believe, actually brought some good thought to this debate.

At the end of the day, there are lots of things typical of a Liberal bill here. The sound bite went across very well: "We're going to lower your rates by 15%." Of course, the NDP supported that wholeheartedly, with no thought process as to how it was truly going to happen.

The Minister of the Environment does raise a good thought: Where do they stand today? Are they going to flip or are they going to flop? The challenge is it's both ways. It goes to the left—either way, they flip or they flop. There's never going to be that right-wing. I'm not certain where you saw that, Minister.

Everybody wants lower rates. Everybody wants better licensing. Everybody wants to know that the tow truck side of things is being handled the way it should be.

Dispute resolution—I actually read in my notes that they took it from 30,000 cases to 16,000 cases. That's the only number I can think of that has actually gone down under the Liberal terms instead of up. The debt and the deficit are certainly—

**Interjection:** Their seats.

**Mr. Bill Walker:** Their seats have gone down a little bit. You are correct there. There's a couple that are actually trending in the right row—and, of course fraud, Mr. Speaker.

Our critic, Mr. Yurek from Elgin-Middlesex-London, has done outstanding work on this file. He has made sure our caucus has been informed. He has been spending a lot of time on this file.

I think the insurance companies generally—I have two mutuals that serve our great riding of Bruce–Grey–Owen Sound: Germania and Trillium. I've spoken to those representatives, and there are pieces of this bill that are actually making sense and moving forward. But at the end of the day, there need to be some significant amendments to ensure that it truly is a benefit to the persons who are paying the claims. That is our job. We will sit down with them, unlike the Liberals, who did not consult the industry prior to making this—yet again—announcement. So we'll work with that. We'll try to amend, and generally we'll try to support it so there are fair insurance rates for all involved.

**The Acting Speaker (Mr. Ted Arnott):** That concludes the time we have this afternoon for questions and

comments in this round. I return to the member for Scarborough–Agincourt for her reply.

**Ms. Soo Wong:** I want to thank my colleagues from Stormont–Dundas–South Glengarry and Bramalea-Gore-Malton, the Minister of the Environment, and the member for Bruce–Grey–Owen Sound.

At the end of the day, Mr. Speaker, as we try to bring this bill forward for this second reading debate, we all need to remember that we here represent our constituents, the consumers of Ontario. This bill is no different than what we just passed on the whole issue of cellphones. Remember the cellphone bill we just passed? This is what it's all about. How do we insure and support Ontarians everywhere? This is not just an urban issue. It's not a rural issue. This is an Ontario issue, across Ontario. We need to tackle these frauds that are affecting each one of us, as legislators but also as consumers, because each one of us drives. Our families drive. This is what this bill is about.

We know that there's going to be conversation about how to improve the bill. We also know that we need much-needed legislation and measures to improve consumer protection, reduce the cost and, most importantly, provide some certainty to everybody in Ontario. We need to strengthen what we have right now on the auto insurance file.

I really encourage each one of us to be respectful in our conversation in the chamber right now, in terms of second reading debate, and I really think we should consider going to committee shortly, like the Attorney General talked about earlier.

Again, I want to thank all the members who have spoken in the discussion of Bill 171.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Mr. Jeff Yurek:** I intend to try to take the full hour here as we talk about Bill 171.

This bill is just a long continuation of a drawn-out soap opera of auto insurance in the history of Ontario. Whenever there is an election coming up, auto insurance becomes a huge concern and we come out with some legislation. It has caused, over the years, lots of bureaucracy and lots of legislation piled on top of one another. It's making the system too complicated and, in the end, very costly. In fact, we now have the highest auto insurance rates in our country.

I'm going to go over a little bit of the timeline of auto insurance before I get into the meat of the bill. In 1914—let's go all the way back to a hundred years ago—auto insurance was added to the Insurance Act, but at that time it was not compulsory.

In 1932, minimum third-party liability limits were introduced. Anyone who buys auto insurance has to buy that minimum coverage, just to protect them in case they were sued. That, in 1932, was the first version of compulsory coverage.

**1640**

Travel up to 1972 and we have policies that we have to have, no-fault benefits for loss of income, medical and

rehab expenses that aren't covered by OHIP; 1972 was the first no-fault coverage in place in the insurance industry.

In 1980, the Minister of the Environment was finally here in the Legislature. Auto insurance becomes compulsory for all vehicle owners in Ontario. It has now essentially become a tax for Ontarians because they all have to purchase auto insurance.

In 1985, there was a crisis of auto insurance availability and affordability. Rising bodily injury claims was blamed.

In 1988, Bill 2 created the Automobile Insurance Board, with a mandate to conduct hearings on auto rates.

In 1990, Bill 68 by the Liberal government entrenches no-fault benefits.

In 1991, the NDP abandoned plans to create public auto insurance.

In 1994, the same government's Bill 164 includes additional no-fault benefits, making the product richer and richer.

In 1996, the PC government introduces legislation to try to simplify the product, to make the system less costly.

In 2003, the Liberals introduced a freeze on rates because big industry losses were about to cause big increases, and it's the first example of this Liberal government meddling in private industry.

In 2004, a white paper was released saying people with employment insurance should be able to opt out of some mandatory coverage; therefore, they're not being covered twice. This white paper went nowhere—again, another history of this government's inaction on certain reports.

In 2010, they released major reforms to coverage.

The end result, over these last 100 years: We have a system that is very complex and very costly and has created tons of bureaucracy and regulation, till we get to this point today.

Last year, at the budget, we had the 15% reduction promise by this government, propped up by the NDP in order to prevent an election. Time and time again, the NDP say they want to make this Legislature work on their behalf, but unfortunately, the mandate of this government ended in 2012, when their leader resigned from this Legislature. The leader who replaced him in 2013, Premier Wynne, does not have a mandate from the people. I know it's difficult for the NDP to notice there's a difference in the government, because Premier McGuinty and Premier Wynne are pretty much the same person. There are the same issues going across, the same laws, the same regulations. It's hard to tell the difference. However, it is a change of leadership and an end to their mandate, and I would have to question the NDP and their leadership if they were to prop up this government again. The leadership actually that should be reviewed, if there is another prop-up after this budget, of course would be the leader of the third party.

But we've said for a long time that a unilateral cut to insurance rates without cost savings in the system would

lead to unintended and negative consequences, and we're seeing evidence of this now on two fronts over the last year: number one, availability of insurance. Late last year, State Farm sold its property and casualty business in Canada. They cited the Ontario auto insurance market as a key reason for this. This is a bad trend. New Jersey tried this. They promised to cut rates by 15% in 1998. Numerous companies left the market at the time, making auto insurance very difficult to obtain. While rates did come down by 15% over two years, the lack of availability led to a spike of 27% in their premiums by 2000, two years later.

Further, we're starting to hear from various constituency offices that people with few blemishes on their record are being dropped by their insurance carriers. Insurance carriers cannot drop a client during their policy, but they can refuse to renew a policy. I've had numerous constituents in my office telling me that they're being forced to search elsewhere because their insurers will not cover them for another year, even though they've had no blemishes on their record. And in an offshoot, and I have no idea if it's related or not, we are seeing home insurance prices start to creep up. I don't know if this 15% cut is causing the business to have to readjust its loss savings and it's affecting other insurance products on the market.

But I do want to give you a quote from Philip Howell, CEO of FSCO, the Financial Services Commission of Ontario, at the Standing Committee on General Government, April 15, 2013. This is Phil Howell. He's been at this a long time. He's the chief of the regulator of our province on insurance.

Phil Howell says, "So any move that required all companies to cut rates I think would be a very dangerous move. As well as that, I think you would find situations where people would just have less access to insurance and perhaps be forced into" the Facility Association, "paying much higher rates than they currently are"—forewarned by the chief regulator of our province on insurance. But instead, the discount was passed in the last budget.

The second problem we're seeing from this past budget's 15% rate cut that they promised is bad drivers are getting the biggest discounts. In the most recent rate filings in January, the biggest winners were those insured by non-standard insurers. These companies insure the worst drivers, including those with multiple accidents and drinking-and-driving convictions. The non-standard companies, and their respective rate reductions, were as follows: Perth Insurance, a 15% rate decrease; Pafco Insurance, a 14.5% rate decrease; Echelon General Insurance, an 8.7% decrease.

Mr. Speaker, I have a constituent who came to see me last week, during our break week, to show me his bill. His insurance has gone up 43% from last year. It started April 1 this year. There was no reason given. He had no tickets; he had no accidents—nothing. His rates went up 43%. Under this cut, between the Liberals and the NDPs last year, that gave drunk drivers a 15% rate cut, a good

driver in my riding had rates upped by 43%, and that is wrong.

**Mr. Bill Walker:** Did the NDP vote for that last budget?

**Mr. Jeff Yurek:** The NDP propped them up.

I know I haven't talked much on topic, Mr. Speaker, but I'm going to do it right now. I'm going to go to Bill 171 and, hopefully, get to the meat of what's going on in this bill.

I'll just be clear from the beginning that we will be supporting this bill to second reading into committee, because we think it needs to have some serious amendments looked at. There are certain steps in this bill that we think are right on, but there are a few points in here that we need changed in order to pass it into law.

But we do have to remember that this bill is really only a half measure. As part of this whole disingenuous 15% rate promise from last year, this government—

**The Acting Speaker (Mr. Ted Arnott):** I have to ask the member to withdraw his unparliamentary comment.

**Mr. Jeff Yurek:** Sorry, Speaker. I withdraw that word. I'm very sorry.

Anyhow, after this rate decrease from last year, the government now has to search for cost savings in the system. The bottom line is, this bill doesn't deliver any significant cost savings at all. Instead, it has been put forward, like many other bills from this government, more as a way to make it seem like they're a government in action.

Let's talk about the specifics of the bill. First of all, I'd like to talk about the changes in the dispute resolution process. To do so, I'll provide a little bit of context over the next little while.

A year and a half ago, as I mentioned, when the NDP at the time were talking about territorial ratings for premiums, and the government wasn't even talking about auto insurance, it was our party that recognized there were ongoing issues with the dispute resolution mechanism. The PC Party was the first to start talking about the issues with dispute resolution, and we in fact addressed some aspects of that in our auto insurance action plan.

We didn't start talking about it because we thought it would get us votes. Very few people know or understand what the dispute resolution process is. Had we wanted to cheaply buy votes, we would have picked a random number out of the air and demanded that the government legislate a premium reduction of that magnitude. That is a tempting approach, but we in the PC Party are averse to cheap populist politics.

I think the fact that we have 14 white papers on file, on issues ranging from social assistance, education, health care, and post-secondary education to energy, demonstrates that we're the only party actually concerned with putting some thought into the difficult issues our province has faced. Believe me, having serious policy discussions on complex issues doesn't grab headlines; it's not the most sexy approach. But we in the PC caucus believe that we were elected to have these difficult conversations, to put in the work to understand the nuance and complex-

ity of these issues. Anything less would be a disservice to the very people who elected us.

So that is why we brought up the dispute resolution mechanism before any other party did. By actually taking the time to speak to accident victims and various other stakeholders, it became clear early on that this aspect of the system was broken.

Then when the Auditor General released his annual report in 2011, the independent evidence supported what we were hearing. In a scathing report, the Auditor General noted that not only was the regulator, FSCO, not meeting its legislative customer service standards; it wasn't even close.

**1650**

As set out in the Insurance Act, mediation is supposed to be completed within 60 days. So if someone gets in an accident and feels their insurance company is short-changing them, they can initiate a dispute.

The first step of that dispute is to take part in a FSCO-administered mediation process. It is the hope of this process that the insurer and the claimant can agree to some type of mutually agreeable settlement in order to avoid going to the courts or to FSCO-administered arbitration. As I say, this initial process is supposed to be complete within 60 days.

What the Auditor General noted in 2011 is that, due to substantial demand for mediation services, FSCO only had 5% compliance with this timeline; 95% of the cases were not being resolved within 60 days. In fact, most applications at the time were being dealt with 10 to 12 months after initial filings. This had led to a case backlog of more than 36,000 cases.

That is a problem. It is a real problem that requires practical solutions from our government. But did the NDP choose to talk about this? No, they did not. A policy to address this type of issue needs to be written on something more than the back of a napkin.

We talked about it and continued to bring up this issue in the Legislature. Finally, after months of this, the Liberals did agree to review the dispute resolution process. They appointed Justice Cunningham, who has been named a few times today, to review the system and provide recommendations. Over the summer and autumn months of last year, he conducted round tables and received submissions from leading industry experts, and delivered his final report in February.

I've gone through this report a couple of times, and there are aspects that I think are good and other aspects that I think are lacking. Arguably, the biggest change that Bill 171 makes is moving the dispute resolution system out of FSCO's hands into the Licence Appeal Tribunal in the Ministry of the Attorney General, as per the recommendations from Justice Cunningham. I really don't have any objection to this. After all, one can reasonably expect that the Attorney General's office does employ individuals who have backgrounds in dispute settlement and therefore the skills necessary to conduct mediations adequately.

However, if Bill 171 is being introduced with the purpose of reducing costs so the government can deliver premium reductions, I don't think we have it at this point. Certainly, it's worth noting that the insurance regulator FSCO is industry-financed, so moving any administrative function out of FSCO will reduce costs that industry has to pay to FSCO; therefore, it's conceivable that premiums could come down slightly.

However, costs aren't really reduced at all. Now, rather than paying for the dispute resolution system through auto insurance premiums, Ontarians will pay for it through their taxes. So while I concede that there is merit to having the Ministry of the Attorney General overseeing the dispute resolution system, let's not forget that, from a cost perspective—I suppose the goal of the bill is to reduce costs—this is nothing more than a shell game.

One area that I think this bill falls short on is that it makes no mention of the role of private mediation services. Back when FSCO was experiencing its highest backlog of mediation cases, they contracted out to private mediation services to help clear the backlog. Justice Cunningham also recommended using private mediation services to deal with fluctuating demand. Both FSCO and Justice Cunningham stopped short of saying that private mediators should be a viable and permanent alternative. My response is: Why not? Why isn't it an alternative?

The fact that our government institutions have the ability to contract out this service tells me that there are qualified people in the province capable of conducting mediation services. The Alternative Dispute Resolution Institute of Ontario is a non-political body with the aim of developing competent alternative dispute resolution professionals, including accreditation practices and approval of training programs. They provide ADR professionals who are members of the institute with a regulatory structure, including accreditation/certification, a code of ethics, rules of procedure, and complaint and discipline procedures. To this end, they conduct education seminars and ensure that their members are equipped to serve people in alternative dispute resolution sessions. They operate just like professional bodies for an array of other occupations.

So my question becomes: If the capability to conduct mediations in a professional, standardized manner exists, why not make use of it and (1) off-load administration costs from the government and (2) give people a choice in how they wish to pursue their dispute? I know that there would be a bunch of claimants who, if given the option of enlisting a private mediator or waiting over a year to see a government-appointed mediator, would enlist with a private one instead. Nobody wants the dispute to drag out for years, particularly when the dispute deals with medical or rehabilitation care, which is more effective when received in a timely manner.

For these reasons, we recommended in our auto insurance action plan to open up the system to private mediations. From a number of consultations I've had, every mediation session is different. In some cases, it's a lengthy process in which resolution is possible, provided

the mediator can effectively find common ground and bridge the differences between the claimant and the insurer. As I've just outlined, we know there are plenty of qualified individuals capable of doing so. In other cases, it's clear from the start that a case will not be settled without a judge or arbitrator ruling on it. Whether the claimant's demands are unreasonable or the insurer has taken a position it refuses to back off of, in these situations, the impasse is deeply entrenched and both parties know it. In these cases, why should a claimant have to wait for 10 months just so the insurer can officially say no to a settlement in front of a government-provided mediator? It would make more sense to have private mediators available so that both parties can attend the legislatively mandated mediation session within a timely manner and move on with their dispute.

Providing choice and expediting the mediation process has cost-saving implications. These cost savings are rooted in the nature of the insurance business. Insurance, after all, pools money from a large group of individuals to cover the future claims of a few. The whole business is built upon actuarial science, which is the ability to use stats to estimate the expected future value of an event. An event for an insurance company is most often the claim that is paid out. When evaluating the possibility of risk of a policyholder, the insurer will incorporate many statistics to try to effectively determine the expected future payout to that individual. They look at things like an insurer's driving record, where they live, how old they are—we've all heard the typical, familiar things that we get judged upon. But also they need to know the amount of money they typically pay out for claims of a similar nature. That is, the insurer wants to know how much, on average, they pay to someone—we'll give an example of a sprained knee. When a dispute over a claim occurs, the insurer doesn't know how much until the dispute is settled. If it goes all the way to arbitration, the insurer doesn't know how much that particular injury costs until the arbitrator has made the ruling. The longer it takes to receive that ruling, the value of future claims remain uncertain, and uncertainty is one of the most costly aspects within the insurance system. When things aren't certain, insurers hold greater reserves because a dispute that's being resolved could end up costing more than anticipated. When insurers hold greater reserves, there's less money available to deliver savings to premium payers.

It's a concept that businesses have out there: They ensure that if there are savings out there that they want to pass them down to their premium payers. Why do insurers want to have lower costs? Because they'll attract more customers. If they can offer a product of same service for a lower cost, they'll get 10, 20 more customers than, say, if they have a higher cost of a product. But when you have a backlog of 36,000 cases in mediation and no way of knowing the outcome, you're going to have to make sure you have enough money at hand to cover the costs in case arbitrations and mediations increase costs. That is why I've suggested to open up mediation to private service providers. If disputes can be re-

solved more quickly, it reduces uncertainty in the system and therefore reduces costs. In short, I have no problem moving the dispute resolution system to the Ministry of the Attorney General, but it's really a half measure that doesn't go far enough, and it will not really reduce costs.

One change that I'm concerned about is eliminating the option to pursue a dispute in court following mediation. As it stands now, once a dispute moves through the mediation stage without resolution, the claimant and the insurer will get together with respective legal counsel and decide whether to take the case to an arbitrator or to the courts. Bill 171 eliminates the option of the courts. This is in line with Justice Cunningham's recommendation.

The main reason for Justice Cunningham's recommendation is that other tribunals and arbitrators for things like labour relations boards or the WSIB do not have that option. When cases arise, they are resolved through the appropriate mechanisms within each body. However, comparing the WSIB to auto insurance is like comparing apples to oranges. Ontario has a hybrid auto insurance model. It provides both for a tort component, disputes regarding claims of negligence that are handled by the courts, and a no-fault component, which are accident benefits paid regardless of fault.

While a number of disputes that arise are strictly no-fault and would be best served by going through an arbitrator, some cases have both a no-fault and a tort component. Typically, when such a case arises and cannot be resolved in mediation, the claimant and insurer will decide whether to take the case to court or proceed to arbitration. The advantage of this is that it allows them to treat the case as one file. Removing this option, therefore, has a number of implications:

(1) It removes the inherent fairness of allowing a local judge to decide issues in a dispute.

**1700**

(2) It removes the right to sue for extra contractual damages, leaving such issues strictly in the purview of a tribunal not authorized to deal with equities of the situation.

(3) It causes more rather than less costs by forcing insurers and claimants to fight battles on two fronts rather than one on every case.

(4) Ultimately, it will reduce rather than enhance opportunities to access justice.

I'd like to touch on the cost aspect for one second. This bill proposes that instead of dealing with a dispute with both the tort and no-fault components, people now have to pursue a dispute on two separate fronts. That means two separate files, two separate forums of pursuing the dispute and two separate decisions to be made with respect to the dispute. How can this possibly be more cost-effective and efficient than the current system? It simply cannot be.

Despite Justice Cunningham's contention that in other areas of dispute people do not have a choice of forum, there's a unique connection between the accident benefits claimed in auto insurance and the claims being advanced in tort that get litigated. After all, tort claims can only be

pursued through the courts. Therefore, forcing accident benefits to go to the tribunal and having two concurrent disputes does not make any sense. The current practice of combining those disputes under one suit makes more practical and common sense.

It's worth noting that lawyers on both sides of the dispute agree to this point. Trial lawyers who represent claimants and defendant lawyers who represent insurance companies both recognize that this change is not in the best interest of the system, and that's very key because I haven't had too many issues where both sides, the insurance and the defendant side, are actually on the same page of an issue.

By their very nature, both these groups are in opposition to each other, and it's natural. They constantly represent differing sides of these disputes, but both these stakeholders agree that an option to pursue a dispute as one suit in the courts is better for both the insurer and the claimant. And I don't buy into the argument of Justice Cunningham that says the new tribunal model will settle accident benefits sooner and, therefore, the issuing of two separate disputes openly and concurrently will not be an issue.

As I've already outlined, the government does not have a good track record when it comes to ensuring expeditious resolution of disputes. Demand for mediation will continue to be high, and the government has already dismissed the idea of allowing for private mediators. I think what we're going to have at the end of the day is a lot of the same problems you already have now. It's just that those issues will extend to two forums: the courts and the tribunals.

Before I move on from the issue of dispute resolution, I do want to address something that is completely absent from this bill. Nowhere does this bill attempt to address the high demand for dispute resolution services. Why are we going to dispute resolution continually? Why are so many people wanting to go to dispute resolution?

In his 2011 report, the Auditor General noted that demand for dispute resolution services increased by 135% from 2006 to 2011. Justice Cunningham also made mention of the issue in his report. He stated that the elimination of the designated assessment centres contributed to this progressive increase in demand. The designated assessment centres—or DACs for short—provided neutral, multidisciplinary assessments of treatment requests, attendant care needs, disability and catastrophic impairment.

FSCO was responsible for the administration of the DAC system, which involved issuing assessment guidelines, establishing timelines and standardized reports, reviewing the qualifications of assessors and introducing quality assurance programs.

Certainly, in principle, there are merits to the system. However, the DACs were rightly criticized by almost all stakeholders in the insurance system. I know many in our caucus will not be surprised by this, but these government-run bricks-and-mortar facilities were bureaucratic and ultimately were inefficient and ineffective.

Again, it's important that we recognize that sometimes government just isn't very adept at providing certain services. However, the two other parties in the House seem to think that any problem that arises can and should be addressed by government. Not only does this approach lack imagination, we've seen it fail time and time again. When it comes to issues of medical assessment for those claiming accident benefits through their insurance companies, I think we need to recognize the importance of some of the principles which the DACs were based and founded upon and leverage those existing resources to fulfill those principles. After all, if you can have a system in which approved treatment plans for a claimant are beyond dispute, then you'll end up having fewer cases going through the dispute resolution process. That's why I think it's necessary for us to look at what already exists and what we can make use of.

For instance, the Commission on Accreditation of Rehabilitation Facilities is a non-profit accreditor of health and human services. They accredit health providers based on a series on their capabilities and qualities of service. Basically, they are the equivalent of the ISO certification for manufacturing facilities. There are guidelines for assessments, writing treatment plans and quality control measures that must be adhered to in order to obtain accreditation. Best of all, this is a standardized accreditation.

The point I'm trying to make here is that you have an independent body responsible for maintaining the quality and credibility of assessment and rehabilitation services. Considering that many disputes in auto insurance claims arise from conflicts over the appropriate treatment of individual injuries, it would seem that we could somehow make use of an accreditation that already exists and is self-financed, like this one I've mentioned, to inject more certainty into the auto insurance system.

The problem that exists is that when someone gets injured in an automobile accident they go to a medical service provider. The provider assesses the person's injury and recommends a treatment plan. The treatment plan will then be sent to an adjuster who will evaluate it and decide whether it can be covered or not. Generally, when the insurer refuses the treatment plan it's because they think the individual's injury doesn't fall into the classification as stated in the treatment plan. They will employ their own assessor to evaluate the claim, and oftentimes they will come with a different conclusion and a dispute is initiated.

I think most people can see that when you have competing interests here, that leads to divergent medical opinions. That's why I think it's so important to have some type of mutual third-party medical assessment guidelines. If both claimants and insurers were required to use medical assessors that adhered to a standardized set of principles and guidelines, you would see less variance in the assessments and treatment plans, and therefore fewer disputes.

I think something like the Commission on Accreditation of Rehabilitation Facilities can help fill this need.

That is why in the PC caucus we have put forward our auto insurance action plan, and I think it's a reasonable measure to begin to reduce the demand that has been placed on our dispute resolution system.

We also went a step further by recommending that second-opinion assessments should be conducted by medical peers; that is, to have a system of peer-to-peer review. So if someone goes to a neurologist for a head injury they sustain, the insurance company should also use a neurologist to conduct their assessments. That way you have specialists in the same area evaluating a person's injury. Again, this helps to minimize the possibility of divergent opinions, thereby reducing disputes.

I believe that that covers off most of what I wanted to say on Bill 171, but I have a lot more to say.

I do want to talk about fraud. It's been coming up off and on. The minister himself during his press conference talked a lot about reducing fraud and using the PCs' idea from the last election of creating a task force of crown attorneys from the Attorney General's office to tackle fraud. I'm glad I heard that. I haven't seen any action on it yet other than that he wants to create a 1-800 number such that if you think someone's calling fraud, call that number.

**Mr. Bill Walker:** Is this insurance fraud or gas plant fraud?

**Mr. Jeff Yurek:** We're not touching gas plant fraud today, we're talking about insurance fraud.

The part of the bill that deals with fraud, the little bit that does touch on fraud is dealing with the licensing of health care clinics. Fraudulent health clinics in the GTA have been cited as one of the key drivers of fraud-related costs in the system. Oftentimes these clinics are nothing more than fronts and part of larger fraud rings. Back in August of 2012, Ontario police arrested 65 people who were involved in such a fraud ring. It was quite a sophisticated crime ring. We need to recognize that a lot of this fraud is organized.

The individuals involved had an extensive network. They would stage accidents and set up phony health clinics to overbill insurers for treatment. In many of these cases these individuals recruit people to fill up a vehicle and then stage a minor accident. The occupants of the vehicle are then instructed to go to the phony health clinic where they'll be evaluated and diagnosed with an injury that is much more severe than what they actually have. If the treatment plan gets approved, it essentially becomes a licence to print money. The clinic can use the treatment plan to continue to submit invoice after invoice to the insurer, mostly for treatments that never really ever take place. The impact of activities like this is substantial.

In a report from KPMG that was mentioned earlier, fraud is estimated to range from between \$768 million to \$1.56 billion. When you average that out across Ontario, that's either \$116 to \$236 per premium paid. In the GTA alone, the problem is much more severe. In the anti-fraud task force release a year and a half ago it was noted that 83% of the increase in accident benefit costs in Ontario between 2006 and 2010 occurred in the GTA. This is



over a period of time in which the MTO reported significant decreases in the number of reported vehicle accidents. When accident rates are on the decline, yet the cost of accident benefits continue to increase, you can be sure that there are some questionable practices at play, and so it is necessary to address that issue. If you can, it will reduce costs in the system that will benefit all Ontarians.

**1710**

The health clinics are certainly an area that needs to be addressed. Recommendations regarding health clinics were included in the anti-fraud task force report, and it's good to finally see that this government is looking into the issue.

What does Bill 171 provide in the way of health clinics? Essentially, the Liberal government wants to create a new licensing machine, to be administered by FSCO, that would pertain to the business practices of health clinics that bill insurers. Many health clinics treat clients for both non-auto and auto-related accidents. Fraud occurs typically on the auto side of things because the statutory benefits are particularly richer than other insurance plans.

We're all familiar with law firms that advertise on TV. They almost always talk about fighting for the clients over auto-related accidents. Rarely is it anything else. This speaks to the richness and potential windfall that can be attained through an auto claim. Recognizing this is a problem, the industry got together with the regulator, FSCO, a couple of years ago and developed and implemented an electronic billing system for health clinics that bills insurers. This system is known as Health Claims for Auto Insurance, or HCAI for short, and allows health clinics to bill insurers electronically for pre-approved treatments. It's a good initiative, one that I feel deserves to be more fully utilized.

Currently, the capabilities of HCAI are limited. This is due in large part to the regulatory burden on FSCO's end of things. But the potential for the HCAI system is truly great. By processing all the invoices and billing between health clinics' insurers electronically, a large amount of data becomes available that can be used in a constructive manner. For instance, if a health clinic bills an insurer 10 times in one month for something like a sprained ankle, this would indicate abnormal billing. It then becomes possible to follow up in this health clinic to find out why the billing frequency for something so minor is so high. Through this very simple process, it becomes possible to detect and weed out fraudulent clinics.

The best part about the HCAI system is, should a health care clinic be conducting itself fraudulently, its ability to bill insurers can be cut off. That, essentially, is the built-in fail-safe.

We've long advocated for a broader and fuller implementation of the system because it provides an effective means of oversight. Certainly, this tool can and should be a key one as we move forward in eliminating fraudulent behaviour in the auto insurance system.

I'm just going to return back to what's proposed in Bill 171. As I said, this bill wants to institute an entirely

new licensing scheme for health care clinics. Although it is a recommendation in the anti-fraud task force report, I do view this proposal with some reservations. As I've outlined so far, there are far too many examples of government piling regulation on top of regulation and in creating administrative bodies to serve the need of that. In many cases, all these additional levels of government fail because of the costs and hassle of bureaucracy become so overwhelming that they outweigh the benefits that these initiatives initially created.

If we think about this for a second, although their impact is large, fraudulent health clinics make up a relatively small portion of the businesses that provide health services. This means that the costs and burdens of new licensing schemes will be borne by honest, hard-working small and medium-size business owners. After all, a lot of these clinics service clients with auto-related injuries and non-auto-related injuries.

When we consider a clinic that must now get a licence so it can bill insurers, it becomes more burdensome to manage than all the other aspects of the business. So while I don't disagree with the intent of this measure, I'm concerned that, when all is said and done, we're going to have another level of bureaucracy that harms small businesses and kills jobs.

I do think that a more elegant solution exists that perhaps we can talk about when this bill reaches committee. It's a solution that's mentioned in the anti-fraud task force report, and it's something that I'm personally familiar with in my profession as a pharmacist, and that's the role of designated managers.

In pharmacy, owners of a pharmacy have to appoint a designated manager who is responsible for the day-to-day operation of the business and compliance with all the regulations. This manager, of course, cannot be just anyone. He or she, of course, has to be a pharmacist who is registered and licensed with the Ontario College of Pharmacists. The code of ethics that governs this individual is laid out by the college to ensure that the manager conducts himself in an ethical manner that is in the best interests of our patients. If he or she contravenes the code of ethics as laid out by the college, they face reprisals including the possibility of losing their licence. This provides a good deterrent against fraudulent behaviour.

I think that this is a model that could be well suited to the health and rehabilitation service providers that treat auto-related accidents. Keeping with my theme throughout this talk, we already have a number of different professional health clinics that accredit their members and take disciplinary action when necessary. I think that by engaging the resources they have and mandating that every health care clinic that bills insurers in auto has a designated manager who is a registered health professional, this could go a long way in achieving the oversight we're looking for without saddling small business owners with an additional level of bureaucracy. By making better use of the HCAI billing system, fraudulent clinics could be more easily identified and reported to the respective college of that health care professional, the

designated manager, which would instigate its own investigation into the practise of that clinic.

This is merely a suggestion, but I think that this government has just been too quick to add more legislation and regulation. They don't think creatively enough about this policy issue. There's more than one way to go from point A to point B, and this government seems committed to taking whatever way costs the taxpayer more and further burdens our small business owners.

Those are two of my main concerns with the bill as it currently sits. I do think it's good to see amendments to the storage liens act but, again, its minimal measure pales in comparison to the numerous challenges that are out there in the system.

As I try to wind up my discussion, I just want to go over the PC auto insurance plan and reiterate some of the dangers that are going on through legislation in this Legislature with regard to auto insurance and the potential poor outcomes that may occur because of it.

The first part of our plan is to encourage competition and reduce excess bureaucracy. We'd like to adopt a file-and-use rate-setting process to allow companies to lower prices quicker, ensure greater market competitiveness and encourage a wider range of discount offerings for Ontario drivers. This file-and-use system would allow technology to enter our marketplace quicker. We could actually have usage-based insurance offered to every Ontarian, where this device is attached to the car and it measures how fast they drive and how often they drive. It could be of great benefit to seniors and also our new drivers in the province, whether they be young or new immigrants who have got driver licences, so that we can get a true, accurate measure of how they're performing. Right now, the current system of filing and waiting for a response from FSCO to go ahead with your rate increase inhibits the ability for us to utilize technology at its fullest.

You're seeing a system right now—and I don't know if anybody at home watching this realizes it, but for an insurance company to raise or lower their rates, they have to create a report, which is thousands of pages long, including all their mathematics and stats, using actuarial science to prove why their rate increase is a plus or a negative.

**Mr. Bill Walker:** Does Ontario Hydro have to do that?

**Mr. Jeff Yurek:** Ontario Hydro should have to, with the amount of work they would do.

However, they have to create this report, submit it to FSCO and, if they're both on the same page with what's being filled out—because sometimes it goes back and forth for a few months before FSCO will arrange it—then FSCO will go through it and check their numbers—their own actuarial scientist will look at it and determine if the numbers match—and they can raise or lower prices.

It can somehow take between nine months to a year to get a rate change in this province. So if you want to be competitive and have lower rates, under this current

system it takes an insurance company up to a year to actually compete and lower rates.

If we had that in other parts of the province in other industries—if Walmart had to wait a year to get approval before lowering rates, we would not see Walmart, Target or even the corner store, the mom-and-pop shop, able to compete, because they'd have to wait a year to get approval to lower their prices. We wouldn't see prices go down.

What we're saying here is that a file-and-use system would allow industry, auto insurers, to compete. We would probably see State Farm remain in the marketplace. We might even see Progressive come to the marketplace. We'd have more insurers competing for our business. That's what we want to see in this province, competition back into the marketplace, so that if I want to get a lower rate, and it's file-and-use, and the competitor down the street wants my business because I'm a good driver, they should have the right to lower that rate and come after me and try to get me to switch over to their product. I think it would create quite a bit of competition.

**1720**

Those at home are saying, "Well, they can just raise the rates just the same." That's where the FSCO regulator comes in. We can actually use FSCO for what they were created for: regulation. Regulate the business. So what we could do with FSCO is, say if there's an X%—and we can agree upon it in the Legislature, what percentage—increase that we don't think is fair, then FSCO can go, "Okay, you can't have that rate. We want to see this report on why you think it has to go up so high."

Right now, as the system is, it penalizes insurers for wanting to compete in lower prices. So why can't we affix to a file-and-use system, get that competition back in the market and bring in technology? Bring in the technology so that we can utilize what's being created, which is used in the United Kingdom. It's being used in the States to keep insurance prices lower and actually measure how a person drives. It's actually used in the up-to-date statistics and data that really say that you're a good driver and you deserve lower rates. But the excess bureaucracy is stopping that from happening. So we think that's a great idea to bring that in.

If we do an example that we've talked about—Chicago has a system of pure competition. The marketplace is pretty open for competition and they have some of the lowest rates throughout the United States.

Our second point that we always like to talk about, which I've talked about in depth earlier, is about the dispute resolution process. In the event of a claims dispute, the PC Party wants to allow people to opt for private mediations. This way, it will reduce wait times and costs associated with waiting with the government-appointed mediator. It will happen quicker. People will either come to an agreement sooner or it will be off to the courts or off to an arbitrator quicker so that the sooner we can get somebody to get their agreement in place with the insurers, the sooner they can be treated, the sooner they'll get

healthier, the sooner they'll get back to their work and be back to their productive lives.

Unfortunately, sometimes disputes last so long that a temporary injury, because it's not getting the necessary treatment, can become a permanent injury, and then that adds to the cost of the system. If we can get treatment in as soon as possible and perhaps prevent many temporary injuries from becoming permanent injuries, it leads to a healthier lifestyle for Ontarians and a cheaper insurance cost in the industry.

We also want to establish a true, independent, peer-reviewed, medical assessment system. We want standardized assessment procedures that require multiple assessments being performed by medical professionals. By doing so, this is another use that we could use FSCO for. FSCO can keep and monitor and manage that list of independent medical assessors. No longer will we get the fight that some assessors are pro-insurer and some are pro-claimant; we will have a true standardized system, that FSCO can monitor that list and ensure that it maintains that way, and at the same time, institute the peer-to-peer reviews that we mentioned earlier, where a neurologist studies the claimant and the insurer has to use the same class of doctor to ensure that it's peer-to-peer, reviewed.

The third point we want to do in the PC auto insurance plan for Ontario is combat fraud. As mentioned by the Minister of Finance, he wants to institute a special fraud unit. I believe this government, over the last three years since I've been here, each time we brought up the idea, said it was not a good idea, but somehow they've decided to change their mind because now they're realizing that you do have to deal with fraud, and there are only a few ways to do so. The PC Party's been right since day one. We want to establish a special unit of the crown attorney's office to investigate and prosecute fraud.

We said so—we didn't make it up. We just didn't just come in one day—Tim wasn't sitting at a board table and said, "This is a great idea. Let's go with this." We actually do research into our policies, and this system of having a fraud unit worked in New Jersey. Probably, it worked so well in New Jersey that all those fraudsters have moved to Ontario. They just crossed the lake and drove down. So they're in Ontario now creating the fraud—but their fraud unit worked so well. It also worked in Britain. So why can't it work here? Why is the government sitting on their hands and not instituting this task force, this fraud unit? They're still talking about it. Their answer is to have a 1-800 number. That's not going to cut it. We agree with you on the fraud unit. It's our idea. We'll let you have it. We've got a whole myriad of ideas to help fix this province. You're welcome to all of them. We'll support you, but let's get that fraud unit created.

Also, to combat fraud, we want to use the HCAI system that I mentioned earlier, the health claims for auto insurance computer system, as an electronic billing system for health care clinics. This will identify abnormal billing practices. It works; I go back to pharmacy because that's where all my experience lies. The Ontario Drug

Benefit Program and all the private insurers—everything's computerized. If you want a prescription, it has to go through the computer system. You can't do paper claims without their permission. What this does is, if someone comes in for a prescription 10 days early, the computer system says, "No. You're not getting your money for this. You can't do that unless you have a specific reason why." So it works; it's a system that works. There's no reason why we can't use the HCAI system and expand it into monitoring the fraud system to get better control of some of the poor billing practices that are occurring out there.

Not only does the computer system save on paper billings, it really saves on costs for both the health care clinics and the insurers also, with having the people there to fill out the claim papers, following back and forth, and perhaps lost mail or using Purolator or whatever to get the papers back and forth. You can do everything electronically. Even banking can be done electronically. We can save a heck of a lot of money. It's sitting there for it to be used by the government, but it's not getting utilized. I just don't know why, going back to my previous point, we don't utilize what's already there instead of creating something that is probably going to add on to the history of auto insurance, the bureaucracy, so we'll be back here in two years' time or whenever the next possible election is, having this big debate about auto insurance.

We are also advocating for the implementations of the recommendations from the anti-fraud task force report. This was done a year and a half ago, 30-some-odd recommendations. We're only seeing six or seven of those possibly implemented or talked about. What's taking so long to get to this? They agree that fraud is a big problem; we agree fraud is a big problem. Let's deal with it. There's \$1.5 billion that we can remove in costs, and then we'd see the premiums go down. Why aren't we dealing with it? There are many task forces and panels. There's 30-some-odd panels reporting back to the government. It's about time they start utilizing some of the reports they're receiving to possibly get value for their money.

The last point we make in our PC auto insurance plan is increased accountability. We need a fair, well-functioning marketplace for auto insurance. We want to make sure the senior insurer executives are personally and financially liable for the conduct of the company. I think what's happened over the years is there's no trust anymore between the insurance companies and the people who are paying the premiums. There's some way that we need to re-establish that trust, and one of these ways is to make the senior executives accountable. I don't think they'd have any problem with that because they will follow rules put in front of them and ensure that we have a fair marketplace.

Just before I wrap up—because I'm going to go beyond the six minutes remaining, just because the Bramalea-Gore-Malton MPP stopped there. I just want

to beat him a little bit in my talking and maybe feel a bit better.

**Mr. Bill Walker:** Don't you dare leave a second on there.

**Mr. Jeff Yurek:** I won't leave a second.

Anyway, I just want to touch base. The member from Haldimand–Norfolk, Toby Barrett, mentioned it. Mutual insurance companies: These are the lifeblood of rural Ontario and they always seem to be left out of the conversation. We've always got to be sure that the changes we're making here in the Legislature for the auto insurance product as a whole aren't going to drastically, adversely affect our mutual insurance companies that are out in rural Ontario. I have three in my riding alone. They're well established. They've been around for as long as farmers have been around, ensuring that they get coverage. We've got to ensure that some of the legislation that's passed through here ensures that they're still viable at the end of the day, because they play an important part in our local economy and the insurance industry as a whole. I do want to recommend to people in this Legislature, as we further discuss Bill 171 and as we take it into committee, provided it passes going into committee, that at the back of our minds, we keep the mutual insurance companies—just so we know that they are there and to realize they're not as big as some of the other corporations out there providing insurance. They may not have the ability to handle some of this drastic legislation that's going through this House. So keep them in mind to ensure that we keep them viable. I think it's only fair for rural Ontario that these people are viable. They are having their yearly meeting this week. I'm going over there for lunch on Thursday. Usually, I have a great time talking. If anybody does have mutual companies in their riding, be sure to get out there because they like to see you and they like to know that we know they are there for us, because they're kind of like the little brother of the insurance industry, but they're a strong little brother. We just want to make sure that we keep them viable with all these changes going on.

1730

**Mr. Bill Walker:** Competition's good.

**Mr. Jeff Yurek:** Competition—well, I brought up the competition.

In talking in general, what has happened over the last—the 15% cut, as I said, that the NDP wanted within a year, and the Liberals said, “Okay, we'll do it in two years maybe,” and the NDP said, “Yes, okay. We're okay with that.” I've seen rate cuts for the drunk drivers and bad drivers of 15%. I've seen people in my own riding going up 40%.

This is a government that's being propped up by the NDP, who are supporting a Premier without a mandate. The mandate of this government, as I said before, ended in October 2012, but somehow the leadership of the NDP continually wants to prop up what—the current Premier is carrying on what the old Premier did: high spending, high taxes, businesses leaving this area, and they're decimating auto insurance in this province.

Hopefully, they're starting to listen to the PC Party. We've got four action points. They're listening to part of one. If they implement all four, we can guarantee them that we'll have a better product for all Ontarians, a competitive marketplace, and rates will go down through competition. Then we won't have to be doing this every two years, putting a band-aid on the system. Hopefully, they'll get together, support this bill and support the rest of our ideas, and we can go forward and have a better product in Ontario.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments.

**Mr. Jagmeet Singh:** One of the points I have to commend the member from Elgin-Middlesex on is that there's an area that I didn't focus enough of my time on, and I think the member did address it, which is that in the proposed legislation, subsection 280(3) literally precludes the ability for someone to bring an action in court. This is a serious abrogation of the rights of drivers. To be able to preclude you from bringing your dispute when it comes to the benefit side and not being able to bring an action in court is a serious limitation of your rights, and it's a serious problem. I think it's one of the major reasons, along with the fact that the proposed way of dealing with the dispute resolution system is not an improvement—there's no evidentiary basis to show it will actually reduce costs. That, in my opinion, should encourage the Conservative Party to not support this bill the way it stands right now. It is fatally flawed, in my respectful submission. In addition, the fact that removing that interest payment—it was a tool to encourage speedy settlement, and removing that will only encourage insurance companies to delay in the settlement of cases. So this is a fatally flawed bill on those two components alone. The other components, and members spoke to them—certainly, implementing fraud reduction mechanisms is fine. It's something we all support. But with those two components, there's a serious problem.

I quickly want to touch on the Conservative plan. We've seen this strategy. We don't have the evidence of apples-to-apples comparisons to show that this actually works, the idea of an unfettered system. We know that with corporate tax giveaways, the more corporate tax breaks we give, it does not result in increased employment. Blank cheques just give companies more money; they don't encourage job creation. We don't have evidence to support that notion. Nor do we have support in any evidence that if we give the insurance companies more breaks, they'll bring premiums down. We've seen that it hasn't happened. I don't see how it would happen if we did it even more so.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Bob Delaney:** I'm sure my colleague for Bramalea–Gore–Malton will appreciate the fact that, in some respects, I'm going to pick up where he left off. He is correct in one aspect, which is that one of the challenges facing this bill is to ensure that we do not unintentionally empower insurance companies to simply bleed people

dry. That's not the intent of the bill, and one of our challenges as legislators is, in bringing this bill through committee, to ensure that a policyholder with a perfectly legitimate claim isn't forced to sit there for years and years and years while an insurance company brings motion after motion and drags and delays the process all the way through court, such that it can make the policyholder a much lower offer and the policyholder will say, "To heck with it. I'll just take whatever it is they're offering." That is not the intent of the bill.

The member raises a very good point and one that I will disagree with him on. It's not a fatal flaw. This is something that we can work out in committee. We have worked out far more challenging things in committee. It is in fact something that some of the local lawyers in Mississauga came to see me about. They said, "As the advocates for many people who bring their issues in to us and we end up working on their behalf against the insurance companies, we cannot so completely tilt the playing field toward the insurance companies." That's not what this bill sets out to do, but it is something that we have to iron out as we debate this bill in the Legislature and make sure that that doesn't happen. In this respect, the issue raised by my colleague from Bramalea-Gore-Malton is, in fact, well taken. He sets out something that together we can resolve in moving this bill through to second and third reading and hash out in committee and make sure that that thing doesn't happen. This has got to be a system that's fair, and that's what the bill sets out to achieve.

**The Acting Speaker (Mr. Ted Arnott):** Questions and comments?

**Mr. Toby Barrett:** We had a presentation from the member from Elgin-Middlesex-London. I know he only had an hour, but he covered a hundred-year history of the insurance industry. I was intrigued to realize from his presentation that it was not until 1980 that legislation came in requiring people to have insurance, and of course not everybody does. There are the outlaws out there, the cheats, the fraudsters, those people who cost all of us. They cost the premium payment for the honest carrier.

It has been 11 years. We sincerely hope this legislation is a start. We certainly like the title. It actually does acknowledge the presence of fraud. As the member indicated in his presentation, in recent years in the hundred-year history, it has become a bit of a pre-election soap opera. The staged accidents continue—the phony health clinics, the billing for treatment that may or may not have occurred. We know the incidence of accidents has gone down but premiums have gone up. Again, what does that tell you?

The member made mention of the mutual insurance industry. They come together under an umbrella group: OMIA, the Ontario Mutual Insurance Association. Coincidentally, they are having their annual conference in Toronto this week. I sat on the board of Norfolk Mutual for a number of years. I know the member has several companies over his way: Yarmouth Mutual, West Elgin Mutual—there are about 40 companies. This is the model

that we can look at on how they do it, as far as our deliberations on this legislation.

**The Acting Speaker (Mr. Ted Arnott):** We have time for one last question or comment.

**Mr. Michael Prue:** I must comment to the member from Elgin-Middlesex-London that I enjoyed most of what he had to say today. It was really quite a spirited defence of the insurance industry. I do have to say, though, that he got a couple of things terribly wrong. He started out his speech by talking about October 2012 as somehow being the watershed mark when this government lost its legitimacy, and he ended his speech on the exact same thing. So I had to think historically, what is this member stating? If he says that Premier McGuinty quitting and turning over to now-Premier Wynne is the wrong thing, is he also saying, in the same historical context, in 2001, that Premier Harris quitting and turning over the reins of power for a year and a half or so to then-Premier Eves was wrong? How about Premier Robarts when he left and turned it over to Bill Davis? Was that wrong, too? He was there for a long time. How about Danny Williams in Newfoundland, another good Conservative, who turned it over to Dunderdale, who has since been deposed herself? Was that wrong? Or how about Klein turning it over to Redford? That's another Conservative. Was that wrong, too? Or how about what happened in BC, ending up with Premier Clark? Or how about Heath and Thatcher, if you want to go all the way to England? Or how about Mulroney turning it over to Kim Campbell? Because if what you're saying is wrong over there, then your party has been wrong 10 times in my lifetime, and so this is what I have to know. If you think that this is an untoward political thing, then your Conservative Party has broken the rule 10 times in my lifetime and done no different than what is being done over there. That's my comment.

1740

**The Acting Speaker (Mr. Ted Arnott):** That concludes our time for questions and comments.

I return to the member for Elgin-Middlesex-London.

**Mr. Jeff Yurek:** I'd like to thank the members from Bramalea-Gore-Malton, Mississauga-Streetsville, Hal-dimand-Norfolk and Beaches-East York for their spirited comments.

Just to the member from Beaches-East York, I'm sure you would have loved to experience the retiring of a Premier and someone coming in, but you can't manage to get two mandates in a row because you decimate the province when you become in charge. You go against your promise for public auto insurance. You spend more than the McGuinty-Wynne Liberals have ever spent in their lifetime. You decimated the jobs. It took a Premier like Mike Harris to come in and fix this province, create one million jobs, balance the deficit and bring this economy back to the strength that we had that the McGuinty-Wynne Liberals have lost over the last 12 years.

Mr. Speaker, I agree with the member from Bramalea-Gore-Malton, the fact that we do need to look at the issue about getting access to the courts. Hopefully, he'll work with our party in committee in making the neces-

sary amendments to ensure that this bill is going to be done right, at the end of the day. I don't think it's time to say no to it.

This government has made a promise to lower rates by 15%, and they were the instigators to ensure they lower it. But for them to oppose a bill when they're trying to cut costs to ensure that 15% strategy achieved—I don't think that's the right route to go for the third party. They need to take the bill—it's a little bit of a first start at fixing the costs in the system—and make the necessary amendments to make sure this bill works.

Mr. Speaker, I will go back, because we're not playing populist politics on auto insurance. We're taking a serious role to ensure that we have a product that's sustainable and as affordable as possible for all Ontarians. We're not going to pick and choose in order to gain an extra two or three votes, because, at the end of the day, Ontario needs a government that is based on looking out for the best interests of Ontarians and not necessarily getting the right vote.

**The Acting Speaker (Mr. Ted Arnott):** Further debate?

**Ms. Catherine Fife:** It's a pleasure to stand up and to speak to Bill 171. It's been an interesting afternoon, actually, to hear the historical context on auto insurance. Clearly, every party has tackled it in their own way to some varying levels of success.

But what's before us today is very interesting, because it's a piece of legislation that seeks to address some long-standing issues in the auto insurance industry, and it does not do that. It is not the solution to the problem at hand on a number of issues: on dispute resolution and/or on the issue of fraud.

Everyone in this House would agree, I hope, that auto insurance rates have continued to rise, because you must be hearing from your constituents. This is not a populist election issue; it is a fact. People's rates, regardless of their driving records, continue to go up. Premiums go up, even as drivers' records and the number of accidents that they have are actually going down.

When we talk about auto insurance in the province of Ontario, the reaction that we get is, "Yes, please, continue to fight for this." So we don't think of that as a pocketbook issue. We actually consider it a matter of fairness in the province of Ontario, because in 2010, the then finance minister, Dwight Duncan, stood up in this House and said, "We are going to address this issue, and your rates are going to go down. The benefits that go out from insurance agencies are going to be reduced and standardized. You are going to know what you're going to get, and, if you're a good driver, your insurance rates are going to go down." But, to be clear, that never happened. That statement was made in this House. Perhaps that was the intention, but it never materialized. The only thing that has materialized is a lot of reserves, an increasing amount of reserves on behalf of insurance companies.

Some people question the level of profits that insurance companies have, and they say those are not real numbers, but what is real to the people of this province is

that their insurance rates continue to go up. So they asked us as the third party to take this issue to the government. We took that issue to the government in the last budget round and we were successful in making sure that it was part of the budget. We participated in this House on their behalf, and that's what the people of this province expect of us. They do not expect us to come into this place and not read a budget and not bring their concerns forward through that budget process. They do not expect us just to show up and heckle; they expect us to show up and work. The people of this province want their politicians to be engaged in this place.

So while I look at Bill 171, I actually have to refer to some of the comments that the member from Bramalea-Gore-Malton has raised, because he has correctly identified some structural issues that are contained within this legislation. I'm going to address a couple of those first.

At first hand, this certainly looks to be a proposal from the government to offer another generous concession to insurance companies at the expense of all the auto insurance policyholders and accident victims in the province of Ontario. As many members in this House have already pointed out, this is not a choice: If you are a driver in the province of Ontario, you need to have insurance.

When we heard from the Ontario Trial Lawyers Association, when they came to our finance committee—it's on Hansard, it's a matter of record—they said, "Make sure you've read your policy. Make sure you've gone through it. Make sure you've closed all those loopholes," because there are loopholes. They are actually on the front line, they are in the courts, they are directly involved in these disputes, and they see how policyholders are being treated.

While there are many good ideas in Justice Cunningham's final report—and that has been referenced by several members this evening—on the dispute resolution system that forms the basis of the legislative changes, there is one glaring deficiency in the proposed new system: denying accident victims access to courts. I'm surprised to hear the PC Party saying that they will be supporting this piece of legislation, because navigating the justice system is already complex. There are already systemic barriers, from poverty to physical, geographical locations of accessing justice in the province of Ontario, so I am surprised to hear the PC Party say already that they're going to support this piece of legislation when clearly, in the name of cost savings to the insurance industry, the government is proposing to wipe out recourse to an independent judicial system that safeguards the fundamental rights of citizens and to replace the courts with a tribunal.

A second issue that we have with this piece of legislation is that Bill 171 would change a 30-year-old rule that has been so important to those who have suffered injuries in Ontario. Prejudgment interest on pain and suffering damages is intended to compensate an innocent victim when the negligent person's insurance company delays paying those damages. So under the guise of fighting fraud and reducing automobile insurance rates, this meas-

ure was presented as a money-saving initiative for insurers, and clearly the change in the interest rate has nothing to do with fighting fraud. It's in the title, but it has nothing to do with fighting fraud.

In reality this changes nothing more than another generous concession to Ontario's profitable insurance sector, and we take exception to that because we think that the scale has been tipped in the favour of insurance companies and we would like to work with insurance companies to actually right that scale.

And I do want to say, I do meet with the mutual insurers often. They're in my riding, and I will be going down and having breakfast and lunch with them, because they are here for their annual general meeting. We will be talking about Bill 171 because we're not going to shy away from it.

We think that there are structural issues with this legislation that will not address the problems at hand, and so taking it to committee may be very challenging; I want to say that. I do want to actually also say that there has been some haste. This legislation has come forward very quickly, and not very much happens in this place very quickly, although this morning we had several proclamations get accomplished.

**1750**

Actually, I'm going to quote from the article by Alan Shanoff. Now, I'm quoting the Toronto Sun, so you never really know what you're going to end up in a day—but Alan actually rightly points out, and he takes exception to, the haste. He says, "But what is most objectionable about Bill 171 is the haste with which it has been introduced—just two weeks following release of the Ontario Automobile Insurance Dispute Resolution System Review by J. Douglas Cunningham, a former Associate Chief Justice of the Ontario Superior Court of Justice"—very well qualified.

"That must be some sort of speed record.

"But with this haste there has been no opportunity for input by stakeholders."

Once again, and this seems to be a trend that we have seen in this House, a piece of legislation comes to the floor and there are gaps in that legislation. The promise or the offer is put out, "Well, let's get this to committee and fix it." This is something that I do not understand. Why don't they just bring the legislation, in its full entirety, to the floor of the House so that we could actually have a productive conversation and a debate about Bill 171, in this instance?

I wanted to quickly just give you a scenario of how this may play out if Bill 171 goes to committee, has third reading and is passed.

Under the proposed changes in Bill 171, if the accident victim is injured and it was someone else's fault, the victim now has to pay a lawyer to bring two entirely different cases in two entirely different systems, one in court against the person who injured that person and then this new arbitration against the insurance company who denied

the benefits in the first place. The accident victim now has a huge extra legal cost and two different legal proceedings, one in the court system and one in the arbitration system. How does this serve the drivers of this province? It adds a whole other layer of bureaucracy. It's another barrier to accident victims seeking compensation and perhaps then also moving on with their lives. It makes more sense to allow an accident victim the right that they currently have, as the legislation is written, to bring the two claims together in court and vastly reduce the costs that they have to incur.

None of these changes has anything to do with fighting fraud. Everybody agrees that fraud is an issue, but these proposals in this legislation do not address the issue of fraud. But it does have everything to do with making it easier for insurance companies to wrongfully deny benefits, delay settlements and make it harder for you to collect what you are rightfully owed. Our complex auto insurance system makes it extremely difficult for people to access the benefits that they are reasonably entitled to. It is not simple. There are real challenges. This proposed change will make sure that more victims just give up because they just can't afford to fight.

Bill 171, as I mentioned, would also address the pre-judgment interest. This would change a 30-year-old rule that has been so important to those who have suffered injuries in Ontario. Prejudgment interest on pain and suffering damages is intended to compensate an innocent victim when the negligent person's insurance company delays paying those damages. Basically, it ensures timely payment for pain and suffering damages by insurance companies to innocent victims.

We see the amendments that have been introduced as problematic, as sort of moving away from the direction that we should be moving to in the province of Ontario, and given the lack of progress on auto insurance rates, period, we're calling into question whether or not this legislation is effective, can be effective, and can be fixed.

We're going to continue, though, to push this government to do the right thing for drivers. As mentioned, auto insurance is not something you can choose. It's not, as the member earlier mentioned, just like having a cell-phone. You need insurance to drive a car, and we need to make sure that those auto insurance rates actually are very comparable or fair, based on our driving record. Right now, there's a disconnect and Bill 171 absolutely does not address that there is a fundamental issue of unfairness currently in the auto industry.

I look forward to continued debate, and I also look forward to meeting with the mutual insurers at their AGM later on today.

*Second reading debate deemed adjourned.*

**The Acting Speaker (Mr. Ted Arnott):** It being very close to 6 of the clock, this House stands adjourned until tomorrow at 9 a.m.

*The House adjourned at 1755.*

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Marchese, Rosario (NDP)	Trinity–Spadina	
Martow, Gila (PC)	Thornhill	
<b>Matthews, Hon. / L'hon. Deborah (LIB)</b>	London North Centre / London-Centre-Nord	Deputy Premier / Vice-première ministre Minister of Health and Long-Term Care / Ministre de la Santé et des Soins de longue durée
Mauro, Bill (LIB)	Thunder Bay–Atikokan	
McDonnell, Jim (PC)	Stormont–Dundas–South Glengarry	
McKenna, Jane (PC)	Burlington	
<b>McMeekin, Hon. / L'hon. Ted (LIB)</b>	Ancaster–Dundas–Flamborough– Westdale	Minister of Community and Social Services / Ministre des Services sociaux et communautaires
McNaughton, Monte (PC)	Lambton–Kent–Middlesex	
McNeely, Phil (LIB)	Ottawa–Orléans	
<b>Meilleur, Hon. / L'hon. Madeleine (LIB)</b>	Ottawa–Vanier	Minister of Community Safety and Correctional Services / Ministre de la Sécurité communautaire et des Services correctionnels Minister Responsible for Francophone Affairs / Ministre déléguée aux Affaires francophones
Miller, Norm (PC)	Parry Sound–Muskoka	
<b>Miller, Paul (NDP)</b>	Hamilton East–Stoney Creek / Hamilton-Est–Stoney Creek	Third Deputy Chair of the Committee of the Whole House / Troisième vice-président du comité plénier de l'Assemblée législative
Milligan, Rob E. (PC)	Northumberland–Quinte West	
<b>Milloy, Hon. / L'hon. John (LIB)</b>	Kitchener Centre / Kitchener-Centre	Minister of Government Services / Ministre des Services gouvernementaux Government House Leader / Leader parlementaire du gouvernement

<b>Member and Party / Député(e) et parti</b>	<b>Constituency / Circonscription</b>	<b>Other responsibilities / Autres responsabilités</b>
<b>Moridi, Hon. / L'hon. Reza (LIB)</b>	Richmond Hill	Minister of Research and Innovation / Ministre de la Recherche et de l'Innovation
<b>Munro, Julia (PC)</b>	York–Simcoe	Second Deputy Chair of the Committee of the Whole House / Deuxième vice-présidente du comité plénier de l'Assemblée législative
<b>Murray, Hon. / L'hon. Glen R. (LIB)</b>	Toronto Centre / Toronto-Centre	Minister of Infrastructure / Ministre de l'Infrastructure Minister of Transportation / Ministre des Transports
<b>Naqvi, Hon. / L'hon. Yasir (LIB)</b>	Ottawa Centre / Ottawa-Centre	Minister of Labour / Ministre du Travail
Natyshak, Taras (NDP)	Essex	
Nicholls, Rick (PC)	Chatham–Kent–Essex	
O'Toole, John (PC)	Durham	
<b>Oraziotti, Hon. / L'hon. David (LIB)</b>	Sault Ste. Marie	Minister of Natural Resources / Ministre des Richesses naturelles
Ouellette, Jerry J. (PC)	Oshawa	
Pettapiece, Randy (PC)	Perth–Wellington	
<b>Piruzza, Hon. / L'hon. Teresa (LIB)</b>	Windsor West / Windsor-Ouest	Minister of Children and Youth Services / Ministre des Services à l'enfance et à la jeunesse Minister Responsible for Women's Issues / Ministre déléguée à la Condition féminine
Prue, Michael (NDP)	Beaches–East York	
Qaadri, Shafiq (LIB)	Etobicoke North / Etobicoke-Nord	
<b>Sandals, Hon. / L'hon. Liz (LIB)</b>	Guelph	Minister of Education / Ministre de l'Éducation
Sattler, Peggy (NDP)	London West / London-Ouest	
Schein, Jonah (NDP)	Davenport	
Scott, Laurie (PC)	Haliburton–Kawartha Lakes–Brock	
<b>Sergio, Hon. / L'hon. Mario (LIB)</b>	York West / York-Ouest	Minister Responsible for Seniors / Ministre délégué aux Affaires des personnes âgées Minister Without Portfolio / Ministre sans portefeuille
Singh, Jagmeet (NDP)	Bramalea–Gore–Malton	
Smith, Todd (PC)	Prince Edward–Hastings	
<b>Sousa, Hon. / L'hon. Charles (LIB)</b>	Mississauga South / Mississauga-Sud	Chair of the Management Board of Cabinet / Président du Conseil de gestion du gouvernement Minister of Finance / Ministre des Finances
Tabuns, Peter (NDP)	Toronto–Danforth	
Takhar, Harinder S. (LIB)	Mississauga–Erindale	
Taylor, Monique (NDP)	Hamilton Mountain	
Thompson, Lisa M. (PC)	Huron–Bruce	
Vanthof, John (NDP)	Timiskaming–Cochrane	
Walker, Bill (PC)	Bruce–Grey–Owen Sound	
Wilson, Jim (PC)	Simcoe–Grey	Opposition House Leader / Leader parlementaire de l'opposition officielle
Wong, Soo (LIB)	Scarborough–Agincourt	
<b>Wynne, Hon. / L'hon. Kathleen O. (LIB)</b>	Don Valley West / Don Valley-Ouest	Minister of Agriculture and Food / Ministre de l'Agriculture et de l'Alimentation Minister of Intergovernmental Affairs / Ministre des Affaires intergouvernementales Premier / Première ministre Leader, Government / Chef du gouvernement Leader, Liberal Party of Ontario / Chef du Parti libéral de l'Ontario
Yakabuski, John (PC)	Renfrew–Nipissing–Pembroke	
Yurek, Jeff (PC)	Elgin–Middlesex–London	
<b>Zimmer, Hon. / L'hon. David (LIB)</b>	Willowdale	Minister of Aboriginal Affairs / Ministre des Affaires autochtones

**STANDING AND SELECT COMMITTEES OF THE LEGISLATIVE ASSEMBLY  
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Mike Colle, Joe Dickson  
Rob Leone, Amrit Mangat  
Taras Natyshak, Jerry J. Ouellette  
Michael Prue  
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Comité permanent des finances et des affaires économiques**

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Vice-Chair / Vice-présidente: Soo Wong  
Steven Del Duca, Victor Fedeli  
Catherine Fife, Kevin Daniel Flynn  
Douglas C. Holyday, Mitzie Hunter  
Monte McNaughton, Michael Prue  
Soo Wong  
Committee Clerk / Greffier: Katch Koch

**Standing Committee on General Government / Comité permanent des affaires gouvernementales**

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Vice-Chair / Vice-présidente: Donna H. Cansfield  
Sarah Campbell, Donna H. Cansfield  
Grant Crack, Dipika Damerla  
John Fraser, Michael Harris  
Peggy Sattler, Laurie Scott  
Jeff Yurek  
Committee Clerk / Greffière: Sylwia Przewdziecki

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Vice-Chair / Vice-président: Rick Bartolucci  
Laura Albanese, Rick Bartolucci  
Lorenzo Berardinetti, Percy Hatfield  
Mitzie Hunter, Jim McDonell  
Randy Pettapiece, Monique Taylor  
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Bob Delaney, Frank Klees  
Jack MacLaren, Phil McNeely  
Rob E. Milligan, Shafiq Qadri  
Jonah Schein  
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Bas Balkissoon, Grant Crack  
Vic Dhillon, Garfield Dunlop  
Cindy Forster, Lisa MacLeod  
Amrit Mangat, Michael Mantha  
Todd Smith  
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France Gélinas, Helena Jaczek  
Bill Mauro, Phil McNeely  
Norm Miller, John O'Toole  
Jagmeet Singh  
Committee Clerk / Greffier: William Short

**Standing Committee on Regulations and Private Bills / Comité permanent des règlements et des projets de loi d'intérêt privé**

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Vice-Chair / Vice-président: John Vanthof  
Donna H. Cansfield, Dipika Damerla  
John Fraser, Monte Kwinter  
Jane McKenna, Rick Nicholls  
Peter Tabuns, John Vanthof  
Bill Walker  
Committee Clerk / Greffière: Valerie Quioc Lim

**Standing Committee on Social Policy / Comité permanent de la politique sociale**

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Vice-Chair / Vice-président: Ted Chudleigh  
Bas Balkissoon, Ted Chudleigh  
Mike Colle, Vic Dhillon  
Cheri DiNovo, Ernie Hardeman  
Rod Jackson, Helena Jaczek  
Paul Miller  
Committee Clerk / Greffière: Valerie Quioc Lim

**Select Committee on Developmental Services / Comité spécial des services aux personnes ayant une déficience intellectuelle**

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Vice-Chair / Vice-présidente: Christine Elliott  
Laura Albanese, Bas Balkissoon  
Cheri DiNovo, Christine Elliott  
Mitzie Hunter, Rod Jackson  
Sylvia Jones, Monique Taylor  
Soo Wong  
Committee Clerk / Greffier: Trevor Day





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