

Attn:
Willie Handler
Senior Manager,
Automobile Insurance Policy Unit,
Financial Services Commission of Ontario,

Mr. Handler,

My comment is regarding the mandatory disability coverage that is currently required on all Auto insurance policies. I have my own disability coverage and it is set at the maximum benefits available based on my income. Therefore, I'm forced to pay additional premiums for disability coverage via my Auto policy that I'll never be able to collect. When I enquired about this situation back in 2003, I received the following (unfulfilling) reply from my insurer.

Dear [REDACTED]

I apologize for the delay in receiving a response from [REDACTED]

I can understand your concern that you are paying for something that you believe may not apply to you.

However, in Ontario, the auto policy is a standard policy for use by all insurance companies and is approved by the Superintendent of Financial Services. To operate a vehicle in Ontario, certain insurance coverages are required by law. The Accident Benefit section of the policy, which provides "disability" type coverage is one that is required by law. This section of the policy also provides other coverages e.g. benefit for medical expenses and also provides coverage for insured persons other than yourself.

If you do not already have a policy wording, you can contact your broker and request a copy. You may also wish to consult the websites of the IBC (Insurance Bureau of Canada) and FSCO (Financial Services Commission of Ontario) which have a wealth of general information.

***IBC's website - www.ibc.ca
FSCO's website***

Regards,

[REDACTED]
Sr. Underwriting Analyst

This response basically just told me it was mandatory but didn't tell me why. Please consider this topic for your review.

Thank you,

[REDACTED]