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Minister of Finance | Ministre des Finances  
**PETER BETHLENFALVY**

880-2024-1473

Rhona DesRoches, Chair  
Tammy Kirkwood, Vice Chair  
Brian MacDonald, Treasurer  
FAIR Association of Victims for Accident Insurance Reform  
[fairautoinsurance@gmail.com](mailto:fairautoinsurance@gmail.com)

Dear Ms. Desroches, Ms. Kirkwood and Mr. MacDonald:

Thank you for your letter regarding the proposed changes to income replacement benefits. I appreciate you taking the time to write.

As you are aware, our government announced in the *2024 Ontario Budget* that it is proposing changes to the auto insurance regulatory framework to make all benefits other than medical, rehabilitation and attendant care benefits optional. Once implemented, this change will empower Ontario drivers with more affordable options, improve access to benefits and create a more modern system.

It will give drivers the ability to purchase benefits that are important to them, as well as the opportunity to lower their automobile insurance premiums by utilizing a wider range of coverage options to meet their needs.

While these changes are still under review, our government values your feedback. I acknowledge FAIR has been an active participant in previous consultations, and I encourage you to make a submission through the Ontario Regulatory Registry.

You can provide your comments by visiting Ontario's Regulatory Registry posting about the proposed reforms to the auto insurance framework at:  
[ontariocanada.com/registry/view.do?postingId=48193&language=en](https://ontariocanada.com/registry/view.do?postingId=48193&language=en).

We look forward to hearing from you and thank you again for taking the time to write.

Sincerely,

A handwritten signature in blue ink, reading "Peter Bethlenfalvy".

Peter Bethlenfalvy  
Minister of Finance