



- **More choice, more control: Ontario's auto insurance reforms put consumers in the driver's seat.**

Starting July 1, 2026, Ontario is making auto insurance more flexible and consumer focused. These reforms offer more choice in coverage to fit your needs and budget.
- **Mandatory coverage remains, with optional add-ons.**

Medical, rehabilitation and attendant care benefits will remain mandatory to ensure everyone has access to essential recovery support. All other accident benefits coverage, such as income replacement will be optional. You decide what coverage is right for you.
- **No more one-size-fits-all coverage.**

Today, some Ontarians pay for benefits they already have through their employer or private plans. These reforms eliminate a one-size-fits-all approach, and consumers will no longer be locked into paying for benefits they may already have elsewhere or not need. Tailor your auto insurance to your specific circumstances.
- **Get the right protection; know before you choose.**

Before making decisions about optional coverage, review your benefits plan. Speak with your insurance agent or broker to ensure you have the right protection for you.
- **Auto Insurance first; protecting your other benefits.**

These changes will also ensure that auto insurance becomes the first payor for medical or rehabilitation claims (except medication expenses). That means your auto insurance provider will pay for your medical or rehabilitation expenses first if you're injured after an accident, so you can preserve your workplace benefits for other life events.