

December 29, 2013

Senior Manager  
Automobile Insurance Policy Unit  
Industrial & Financial Policy Branch  
Ministry of Finance  
95 Grosvenor Street, 4th floor,  
Toronto, Ontario M7A 1Z1

**Re: Ontario Automobile Dispute Resolution Process Review - Interim Report Submission**

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Economical Insurance and its principal operating subsidiaries welcome the discussion and directional recommendations contained in the interim report on the review of the Ontario auto insurance dispute resolution system. We are pleased the interim report recommendations are aligned with those contained in our submission to you dated September 19, 2013.

We support the interim report, which outlines three key themes: timeliness, cost effectiveness and predictability. We firmly believe that the future state of ADR process must deliver on all three.

We hope that the recommendations contained in the final report are consistent with the directional tone and themes of the interim report, which will result in a much more effective ADR system.

As a point of reservation, while Economical agrees that cash or lump sum settlements for future benefits should be curtailed, if not eliminated, we believe this should be done in a manner that does not increase additional disputes in mediation, arbitration or litigation.

We look forward to discussing the interim report recommendations further at our in person meeting on December 12, 2013.

Yours truly,  
Economical Mutual Insurance Company



Rocco Neglia, BA (Hons), CIP  
Vice President, Claims