

## PRESIDENT'S MESSAGE



As your representative, I recently attended a meeting of the Ministers Committee on Automobile Insurance. There was a discussion on "No Fault" Automobile Insurance. Many of you are aware of the recent study of some 60,000 to 70,000 cases involving Property Damage and Collision claims. This involved 30 company groups representing 70 per cent of the automobile insurance business written in Canada. There will be a similar survey on Bodily Injury claims.

It is expected that by the end of June of this year, the information from the survey will be given to the Insurance Bureau of Canada. There will be a recommendation by the I.B.C. to the Minister with respect to a "No Fault" Insurance plan for this province.

I think that it is likely that there will be a "No Fault" Property Damage plan in effect in the near future. I also expect that along with "No Fault" Property Damage plan there will be limitation on the recovery of general damages for certain classes of Bodily Injury claims. Florida and Massachusetts presently have such a plan whereby there is no tort recovery for general damages for certain Bodily Injury claims unless the medical expenses for those claims exceed a certain amount of money. I believe that a scheme will emerge whereby there will be no recovery for general damages for the minor claims involving bruising.

There may be an abolition of the flexion extension injury to the neck and the back with respect to tort recovery for general damages. I expect that the picture will become clearer as to the direction of automobile insurance in this province, after the Superintendents of Insurance for the Provinces have held their meeting in the fall.

In the next issues of "Without Prejudice", we will publish the report of the Minister's Committee on Insurance Claims or the McWilliams Report. I would urge you to read the report as there undoubtedly will be changes because of the information contained in this report.

I would like to announce the retirement of two individuals known to many of you. Malcolm Lennox has retired from the firm of A. E. Williams and Company Limited. Malcolm is an honorary life member of our Association. He was the editor of the "Without Prejudice" magazine and contributed many articles under the well known name of Nosmo King. Mr. J. A. Stinson, General Claims Agent in Toronto for the Canadian Pacific, has retired. Mr. D. C. Lord has been appointed General Claims Agent at Toronto, replacing Mr. Stinson.

I would urge you to attend at our May meeting which is election night.

*C. W. Gibula, President*

### ADVANCE NOTICE

### O.I.A.A. ANNUAL GOLF TOURNAMENT

On Friday June 8th, '73 we will be having our Annual Golf Tournament at Bolton Golf & Curling Club. The cost has not yet been decided but will probably be approximately \$15.00 per person including golf and dinner.

In view of our guarantee requirements we would ask that you contact our business manager Bill Schulz (439-0411 Toronto) with respect to advance ticket sales and reservations.

### Report on April 11/73 "Out-of-Town" Meeting

Approximately 550 members and guests gathered at the Place Polonaise in Grimsby, Ont. The evening was a great success and was considered by many to be the best "Out-of-Town" Meeting in recent years.

The meal was good even with delays in service due to the huge crowd. The floor show was really first-rate and many people won lucky prizes.

On behalf of the O.I.A.A. executive and members we extend our sincere thanks to the hard-working members of the Niagara District Adjusters Association.

Don Rowatt (President), Dick Toward (Chairman), Jim Walsh, Mike Edwards, Brian Martin, Doug Plamer and Peter Wills. Congratulations, fellows!