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THE ANNOTATED INSURANCE ACT OF ONTARIO

John P. Weir

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This comprehensive four-volume service provides the entire *Insurance Act* of Ontario, with amendments, exhaustive case annotations, Schedules and Regulations as well as a wide range of annotated Related Statutes and Regulations. Other features include cross-referencing to legislation in other provinces, expert and informative commentaries, and bibliographies for selected key sections.

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HIGHLIGHTS

This release features the addition of recent Licence Appeal Tribunal decisions in Appendix C15.

The applicant was not barred from proceeding despite missing an insurer's examination, and the Tribunal found the injuries were not predominantly minor, entitling the applicant to psychological treatment and assessment plans with interest, but not to an award: *Bennett v. Belair*, 2025 CarswellOnt 2688.

The applicant sought substantial chiropractic, physiotherapy, and assistive device benefits, but the Tribunal found the applicant failed to prove these were reasonable and necessary, dismissing the application and denying all claims for interest and awards: *Karaman v. Aviva Insurance Company of Canada*, 2025 CarswellOnt 2706.

The Tribunal removed the applicant from the Minor Injury Guideline, awarding several physiotherapy and psychological assessments, but denied other assessments and income replacement benefits, granting interest only on the approved items: *El-Sayegh v. Allstate Insurance Company of Canada*, 2025 CarswellOnt 2683.