

2026 Educational Tow Conference

Event Overview

www.ctagroup.ca

About the CTA

The Canadian Towing Association (CTA) exists to strengthen, support, and advance the towing and recovery industry across Canada through leadership, advocacy, safety, and professionalism. As the national voice for towing operators, the association is committed to promoting high industry standards while recognizing towing professionals as essential frontline responders who play a critical role in roadway safety, emergency response, and transportation support. The CTA works to unite towing companies, operators, suppliers, and industry partners by encouraging collaboration, education, and ethical business practices that improve public trust and industry reputation. Through training initiatives, safety awareness, and engagement with government and emergency services, the association strives to create a stronger and more unified industry for future generations.

The mission of the Canadian Towing Association is to represent and support towing professionals across Canada by advancing safety, education, advocacy, integrity, and industry excellence. The CTA is dedicated to empowering its members, promoting professionalism, and ensuring the towing and recovery industry is recognized as a vital and respected part of Canada’s transportation and public safety infrastructure.

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Opening Remarks



Mike Burstall
VP of APDQ and CTA Board of Directors -Quebec

“In 1994, Raymond Ouellet invited five towing business owners, including myself and Serge Laudre, in Quebec and proposed creating an association to represent the voice of the towing industry in their province. In 1994, the six founding members each invested one hundred dollars ($100.00) and nominated Raymond Ouellet as president of this newly formed association.

Following the death of Raymond in 2004, the directors made the decision to appoint Mr. Réjean Breton, then vice-president, as the new president of the APDQ. Réjean is still the current president of the APDQ. In between this time, the APDQ got involved with the Towing and Recovery Alliance of Canada (TRAC).

Randy Sorley from BC and Heather Llewellyn from Halifax called the APDQ and wanted to do something for Canada on a Federal level. The idea was to have representatives from each province to speak on behalf of their province.

There were no associations back then, and very few now. Associations protect the industry; otherwise, the government would step in and take over. It was difficult to have a federal association because each province has its own rules.

In 2017, Doug and Joey dissolved TRAC and started the CTA. Joey stated he was going to attempt another way. They kept the representative from each province but instituted regular meetings, in which the representatives from each province can share ideas and take back the shared thoughts to their individual provinces.

Towing associations are like insurance - it’s a protection. Members pay a fee, and the association protects the industry. The government isn’t going to speak to individual towing companies; they will be talking to the associations. There is strength in numbers, and you have more negotiating power. Join associations because they help build the industry.”

Join the CTA!

The Canadian Towing Association is eager to welcome all professional towing companies across Canada as members. Our mission is to unite the industry by providing education on effective business strategies, driver training, safety and advocating for consistency in the services we offer. Furthermore, we aim to elevate the towing industry to be more respected and recognized.

Each province presents its own unique working conditions, and many have achieved notable successes that can be shared. At the same time, we face challenges that hinder growth and progress, such as abandoned vehicles, move-over laws, and standardized emergency warning lights. There is so much we can learn from one another and a wealth of knowledge to exchange.

CANADIAN TOWING Association Inc.

dédié à l'industrie du remorquage

learn more at

www.ctagroup.ca

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ASSISTENZA INTERNATIONAL

Brandt

Peterbilt

Sponsor Directory

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Presentation Summary

The Canadian Towing Association is very proud of the inaugural Educational Business Conference. We had a great turnout with many information sessions led by industry professionals who are experts in their fields.

- Fleet Safety by Governance vs Compliance
- CVOR - Behind The Curtain
- Enhancing Safety and Mitigating Road Risk
- Highway Safety and Working the Numbers
- Tow Licensing Requirements
- EPA 2027 Panel: Readiness and Compliance
- Commercial Auto Insurance: Enhancing Risk Controls
- Managing Insurance Claim Challenges
- TSSEA & The Appeal Process
- TSSEA: Challenges, Evolution and the Road Ahead

Speaker Directory

Session: Fleet Safety by Governance vs Compliance

Ed Novoa

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Session: EPA 2027: Readiness and Compliance

Greg Grabinsky

Peterbilt

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Session: CVOR - Behind the Curtain

Bud Kneller

Frontline Commercial Vehicle Solutions

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Session: EPA 2027: Readiness and Compliance

Tyler Cassidy

Wakefield Canada

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Session: Traffic Incident Management: Enhancing Safety and Efficiency

Teresa Di Felice

CAA Group

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Session: EPA 2027: Readiness and Compliance

Dale Hartung

Canadian Towing Equipement

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Session: Highway Safety and Working the Numbers

Doug Nelson

Canadian Towing Association

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Session: Commercial Auto Insurance: Enhancing Risk Controls

Jamie Beaudoin

Intact Insurance

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Session: Tow Licensing Requirements

Martin De Repentigny

Drivewise

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Session: Managing Insurance Claim Challenges

John Wakelin

Wakelin Law PC

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Session: EPA 2027: Readiness and Compliance

Jim Pinder

Transportation Maintenance & Technology Association (TMTA)

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Session: TSSEA & The Appeal Process

Eric Sabbah

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Fleet Safety by Governance vs Compliance

Ed Novoa
CEO & Co-Instructor, FSM Training Inc

Ed Novoa, CEO and Co-Instructor for FSM Training Inc, provided insight on the insurability, defensibility and operational impact of safety as a core value.

Key Points:

- The companies that will succeed are not necessarily the ones with the fewest incidents; they are able to actively identify, track and manage potential risks and document, correct and learn from incidents.
- The towing industry is facing a period of increased legal exposure, operational scrutiny and rising claims pressure. Document your hiring, driver fitness, fatigue management, training and policies to ensure you are able to defend yourself but also to showcase all the good aspects of your business.
- The companies that will be most defensible are not perfect companies. They are companies that can demonstrate safety leadership, follow their own rules (policies), show documentation, demonstrate due diligence and prioritize continuous improvement.

Ed urged attendees to look at their policies and training procedures and ensure they are reviewed, and the internal practices that each company follows are documented to provide insulation against litigation and claims pressures. Ed stated, “Your operational decisions may eventually become courtroom evidence. It is not a matter of if your company will be involved in an incident. It is whether you can defend your decisions. Safety is no longer solely a compliance issue but a business continuity issue”

CVOR - Behind The Curtain



Bud Kneller
Vice President, Frontline Commercial Vehicle Solutions Inc

Bud Kneller, Vice President of Frontline Commercial Vehicle Solutions Inc, spoke about the carrier sanctions and investigation office and specifically the departments in that particular office, what their roles are and how they might be able to help you.

Key Points:

- In recent years, the CVOR Facility Audits are now being conducted online and remotely with the remote audit being more critical.
- During insurance renewals, should you have a conditional CVOR rating, your insurance may request that you undergo a volunteer audit to reassess your CVOR and reclassify your status.
- If your driver is involved in a collision and the vehicle gets inspected the CVSA policy requires them to inspect and document the vehicle as is. They will not determine what was before or after the collision. It is the carrier's responsibility to dispute the information showing the condition of the vehicle and what was caused by the collision including the DVIR and any other notes detailing the condition of the vehicle prior to the collision and have those defects removed from the inspection (with the associated points).

Bud reviewed the current changes in the MTO and highlighted that they are looking to hire 50 more officers by the end of 2026 making 350 enforcement officers. They are also using additional technology at Inspection Stations including pre-clearance and pre-screening at Bypass Scales, infrared cameras, auto plate readers and weigh in motion.



Enhancing Safety and Mitigating Road Risks

TERESA DI FELICE
Assistant Vice President of Government & Community Relations, CAA Club Group of Companies

Teresa Di Felice, Assistant Vice President of Government & Community Relations at CAA Club Group of Companies presented on Tow Operator Safety and the lack of adherence to the Slow Down Move Over law.

Key Points

- Study, conducted by CAA and AAA, reveals tow truck drivers have a 16x higher rate of fatal and serious injuries over other emergency service responders such as police, ambulance and fire.
- Teresa presented data regarding the Slow Down and Move Over Law showing the lack of knowledge and compliance including 32% of drivers not knowing it was required by law and 15% not recognizing tow trucks as emergency vehicles.
- A study conducted regarding variable message signs found that there was a 95% compliance by oncoming motorists to that site. MTO officials agreed on the effectiveness of the variable message signs and CAA is working on a pilot in Ontario with further information to come.

Teresa highlighted the importance of the Slow Down and Move Over Law and it's impact on the lives of tow truck operators. CAA is continuing to conduct research and collect data including more data from Canada to address overall road safety and help advocate for effective safety strategies.

Highway Safety and Working the Numbers



Doug Nelson
Executive Director, Canadian Towing Association

Doug Nelson, Executive Director for the Canadian Towing Association, provided two informative speaking sessions on ensuring road safety for road operators and reviewing profit techniques to assist with the changing market.

Key Points

- Emergency lights on tow trucks are not always effective, as there are blind spots that can prevent visibility to oncoming traffic when a vehicle is in tow and lifted or with a tilt and load that has a headache rack/cab guard. Utilize tools such as cone lights to notify oncoming motorists of your presence.
- Doug recounted a story of a friend who had completed a repair on a house for $2500, and the homeowner at the time fought with the friend and refused to pay the amount. The friend ended up putting a lien on the house. Now 12 years later, the friend was contacted by a law firm regarding the sale of the house and noted there was a lien. The law firm was going to pay the friend the $2500 but the friend corrected them and at the bottom of the invoice was the 2% per month interest rate to the unpaid balance resulting in the owing amount being almost $35,000. The moral of the story is given the current economic climate of the industry a helpful tip is to include on every invoice the terms of a 2% per month interest rate added to any unpaid balance.

Doug highlighted the importance of details and the effect small details can have on the safety of your drivers as well as your bottom line.



Martin De Repentigny
Chief Operational Officer, Drivewise

Tow Licensing Requirements

Martin de Repentigny, Chief Operating Officer at Drivewise, reviewed the MTO-approved, mandatory and cost-effective Tow Truck Driver Training provided by Drivewise in collaboration with the Canadian Towing Association.

- CTA members are able to participate and administer the course, with the theory portion being self-paced online and the in-yard practical training delivered by Drivewise-approved instructors on your staff, with a ratio of 1 instructor to 6 students max.
- According to the MTO, 7064 tow drivers require the Tow Truck Driver Training in the next two years for the renewal of their Tow Driver's License.
- In order to apply for the Tow Truck Driver Training, you must be a member of the Canadian Towing Association, Ontario Recovery Group and/or the Association des Professionnels du Dépannage du Québec.

Martin also highlighted that the course can be completed at any time prior to the renewal date and the training can be submitted along with the renewal application for Tow Driver's Licenses.

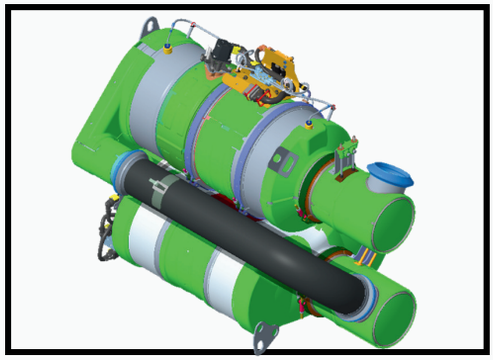


Presenter: Max Worth and panellists from left to right: Greg Grabinsky (Peterbilt) , Jim Pinder (TMTA), Tyler Cassidy (Wakefield), Dale Hartung (Canadian Towing Equipment)

EPA 2027: Readiness and Compliance

Panellist Greg Grabinsky, from Peterbilt, discussed the significant changes that the EPA 2027 emissions regulations will bring to the heavy-duty trucking industry, emphasizing that virtually every engine currently in service will either be replaced or undergo major redesigns. The primary focus of the new regulations is the reduction of nitrogen oxide (NOx) emissions, lowering the allowable limit from 200 mg to 35 mg.

According to the discussion, most original equipment manufacturers (OEMs) are addressing these stricter standards by incorporating heated aftertreatment systems, including generators mounted at the front of the engine to raise exhaust temperatures and improve NOx reduction. These additions will require extra chassis space, with an estimated loss of 1–2 inches of frame space for larger canisters and an additional 14–16 inches for the heater control unit, which is typically mounted behind the cab to regulate DEF heating.



Example of the new 2027 emissions system with heater

Dale Hartung, from Canadian Towing Equipment, noted that one of the current challenges manufacturers and upfitters face is determining optimal equipment configurations. The loss of frame space will require towing equipment to be positioned farther back on the chassis, potentially affecting weight distribution and balance by placing more load on the rear axle.

Corrosion was highlighted by Jim Pinder, a licensed 310T mechanic, as an increasingly important concern on modern vehicles. He explained that today's wiring harnesses contain more circuits in smaller-diameter wiring, making them more susceptible to damage from corrosion, stress, and strain. Fleet managers were encouraged to pay particular attention to corrosion-prone areas on late-model vehicles. While used truck values are expected to rise alongside new vehicle prices, Jim suggested financing older equipment may become more difficult.

The panel discussed and agreed on the importance of evaluating total ownership costs rather than simply the purchase price. Extended OEM warranties, required maintenance schedules, fleet operating data, and purchasing decisions should all be carefully reviewed when investing in new equipment.

Engine oil management was another major topic.

Panellist Tyler Cassidy, from Wakefield, explained that engine oil is designed to operate within a specific temperature range, and prolonged low-temperature operation—particularly excessive idling—

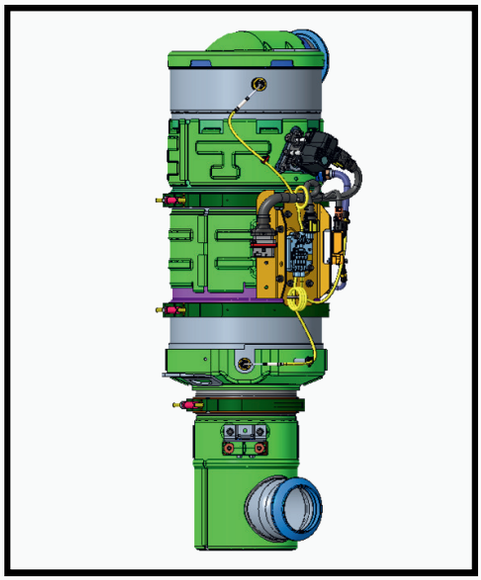
can accelerate oil degradation through oxidation and increased acidity. Once degraded, oil can no longer adequately protect engine components. Technologies such as idle management systems and engine heaters were discussed as methods of maintaining proper operating temperatures and extending engine life.

Dale also highlighted that idling habits are an area where operational improvements could be made. He observed that many drivers instinctively engage the PTO and leave trucks idling without first assessing how long they will remain at a scene. The active assessment of a scene and the use of the PTO can help to create quieter work environments, reduce fuel consumption, and lower operating costs. Driver training and available technologies can help fleets minimize unnecessary idling.

Training was consistently identified as a critical component of successfully adopting EPA 2027 technology. Technicians will require education on new systems, software, and diagnostic tools, while drivers will also need instruction on operating procedures. These training requirements should be factored into future budgeting and planning.

All of the panellists expressed optimism that the new heated aftertreatment systems will reduce the frequency of forced regenerations by minimizing NOx buildup. They encouraged fleets to work closely with local dealerships, oil vendors and OEM service departments, recommending that service managers provide training sessions for both technicians and drivers to ease the transition to the new technology.

Fuel efficiency was also discussed as a potential benefit. Panellists indicated that the updated emissions systems are expected to reduce fuel consumption, while oil change intervals may shift to fuel-based maintenance schedules. DEF usage will likewise be tied more closely to fuel consumption.



Example of new 2027 PX-7 Canister

Although improvements are expected, the panellists cautioned that excessive idling will continue to accelerate oil degradation, particularly in vocational applications where trucks spend considerable time operating at low speeds or stationary. Even with idle reduction technologies, vocational equipment generally experiences faster oil deterioration than highway trucks. Oil analysis was recommended as an effective early-warning tool capable of identifying internal engine or hydraulic system issues before failures occur. Regular laboratory analysis of engine and hydraulic oils was described as a valuable first line of defence for fleet maintenance programs.

Lubrication practices were also identified as a common contributor to serious mechanical failures, particularly wheel-off incidents. Panellists explained that incorrect lubricants are frequently used in wheel ends when maintenance departments attempt to simplify inventories by using one lubricant for multiple applications.

They recommended periodic lubrication audits conducted by lubricant suppliers to verify that proper products are being used throughout the fleet.

Regarding equipment design, Dale acknowledged that the additional emissions components will reduce available chassis space. While equipment manufacturers are developing various toolbox configurations to accommodate these changes, they noted that available storage space cannot be fully recovered. In most cases, towing equipment will simply need to be positioned farther forward.

Despite concerns over increased costs and packaging constraints, the panel concluded on an optimistic note. The panellists expressed confidence that the upcoming EPA 2027 technology represents a substantial improvement over previous generations of emissions systems. While acknowledging the higher initial investment, they suggested fleets should weigh those costs against the long-term expenses associated with maintaining older equipment, including repair costs, warranty limitations, downtime, and company image. The overall message was that fleets should prepare for the transition rather than fear the new technology, as it has already been proven in other markets and is expected to deliver meaningful operational benefits.



Present in the photo from left to right: Max Worth, Greg Grabinsky (Peterbilt) , Jim Pinder (TMTA), Tyler Cassidy (Wakefield), Dale Hartung (Canadian Towing Equipment)



Commercial Auto Insurance: Enhancing Risk Controls

JAMIE BEAUDOIN
Senior Risk Control Consultant, Intact Insurance

Jamie Beaudoin, Senior Risk Control Consultant at Intact Insurance, provided information on enhancing risk controls, and reviewing the specific policies, procedures, and systems a company puts into place to minimize, mitigate, or eliminate threats that could negatively impact your company.

Key Points

- The foundation of your safety system should be robust, clear, understandable, field-useable policies and procedures that drivers can apply in the field.
- Incidents give indications of where our system didn't perform the way we expected. Utilize the 5 Why method or the Incident Cause Analysis Method (ICAM) to evaluate incidents, document and record corrective action, and ensure the policies align with the safety standards your company sets.
- The 5 Whys Method is an effective root cause analysis tool used to identify the underlying cause of a problem. This approach encourages you to ask "why?" repeatedly until a root cause is identified, instead of settling with the first explanation.
- An Incident Cause Analysis Method (ICAM) investigation employs a structured framework for identifying root causes. This approach emphasizes understanding the systemic, organizational, and environmental factors that contributed to an incident, rather than assigning blame to human error.
- Safety systems should evolve with the changing risk. They are the journey, not the destination.

Jamie ended his presentation with, "TSSEA and the CVOR are the floor, not the ceiling." Highlighting the importance of mitigating risk and enhancing risk controls, Jamie addressed the need for documentation, learning from incidents and creating clear and reachable goals.

Managing Insurance Claim Challenges



JOHN WAKELIN
Lawyer, Wakelin Law PC

John Wakelin, Lawyer at Wakelin Law PC, reviewed the need to preserve evidence, the procedures of Small Claims Court in Ontario and litigation under the Repair Storage and Liens Act (RSLA).

Key Points

- When on scene, a picture is worth a thousand words. Utilize photos to document the scene and specialized equipment needed. When the use of equipment or services rendered is in question, photos are the best defence. The photos should only be used for internal documentation purposes and should not be shared with external parties.
- Unfortunately, if an insurance company or the vehicle owner misuses section 24, it will likely still require the tow truck company to file a motion in small claims court to set aside a pleading, etc. The court does not automatically dismiss pleadings for misuse of process.
- The Ontario.ca website has several helpful charts and tips on completing forms for the small claims court, and the forms contain explanations about some deadlines and next steps.

John reinforced that creating a habit of collecting evidence can help protect the company from litigation, and if anyone receives a claim against them and is unsure of what to do, it is best to seek counsel to assist.



TSSEA & Appeal Process

ERIC SABBAH
Licensed Paralegal No. P02976, Eric M. Sabbah PLL

Eric Sabbah, Paralegal at Eric M. Sabbah PLL, provided insight into the appeal process for TSSEA certifications that have been cancelled, suspended, or refused.

Key Points

- If you receive a notice from the Director, gather your completed Notice of Appeal form, a copy of the official Notice of Proposal/Decision letter you received, and any supporting documentation.
- If you receive a certification refusal, suspension or cancellation, you must file a Notice of Appeal with the Licence Appeal Tribunal (LAT) within 15 days of receiving the Director's decision.
- Demand the s. 53 designation in writing. Ask the Ministry to produce the inspector's certificate of designation. Keep the request and the response. Don't surrender the certificate. Don't run the clock. Demand the designation.
- Request that certificates be reinstated until a decision is made.
- TSSEA appeals are a specialty. Ask about prior LAT and Divisional Court matters. Seek counsel to assist in the appeal process.

Eric urged all companies that received a letter from the Director cancelling, suspending or refusing any TSSEA certifications to seek counsel and ask about prior LAT and Divisional Court matters.





Drivewise

Tow Truck Driver Training

MTO-approved and Exclusive for Members of the Canadian Towing Association

The Tow Truck Driver Training Ontario program is MTO-approved and has been developed by DriveWise in conjunction with the Canadian Towing Association (CTA). A company name is required to register for this program. The training program consists of both online learning modules and on-the-job training (OJT). Participants will be required to successfully complete both components of the course in order to receive the certificate of completion. Driver training applies to new hires without a tow license or current drivers that will require this training prior to renewal.

The program is only available to members of the Canadian Towing Association, Ontario Recovery Group and/or the Association des Professionnels du Dépannage du Québec.

For more information go to
www.drivewise.com

LOOKING AT THE LAST DECADE IN THE ONTARIO TOWING INDUSTRY

2017 — January 1st

CVOR Program
Towing Sector was brought into the CVOR Program.

2020 — June 29th

Towing Task Force
Ontario established a Towing Task force to address crime concerns within the industry.

December

Public Consultation
Public Consultation period begins in relation to towing reform of the main industry concerns.

2021 — June 3

Reform Legislation
Legislation is reformed to include the Towing and Storage Safety Enforcement Act (TSSEA) under the Moving Ontarians More Safely Act, 2021.

Tow Zone Pilot Begins
Tow Zone Pilot (TZP) project are Restricted Towing Zones serviced by dedicated towing service providers within the GTA highways with the mission of providing a standard rate and prompt service on high traffic and collision areas.

April 1st

Truck Inspection Station Requirements
Tow trucks are required to pull into weigh stations for Commercial inspections.

July 1st

Education Period Ends
Tow Truck Driver certification and training becomes mandatory along with Rate Transparency, Consent to Tow process, and stricter rules on runsheets.

August 1st

CTA Launches MTO Approved Training
The CTA, ORG and APDQ fund the development of MTO compliant tow truck driver training program, which receives MTO approval.

August 1st

Provincial Offences The Provincial
Offences Act now includes charges for TSSEA violations.

2025 — January

DriveOn
Ontario implements new DriveOn Program for Motor Vehicle Inspections.

May 1st

Law Enforcement
Province-wide intelligence sharing community established.

July 1st

1st Ammendment to Maximum Rate Schedule
Classifications for towing are rolled out in categories: Basic, Intermediate and Advanced tows.

Billing Structure
New billable items are added to the rate schedule to include items such as electric vehicle (EV) storage and after-hours storage.

Revised Requirements
Legislation outlines administrative requirements including run sheets to be completed within 30 minutes of the service, photo requirements and consent procedures.

August 1st

CVOR Update
The Provincial Offences for TSSEA violations now carry CVOR points.

Future

Proposed Regulation
MTO will consult on and presrcibe maximum rates that can be charges for towing and vehicle services across Ontario in a future proposed regulation.

Future

AMPS
Administrative Monetary Penalties

Future

EPA 2027
Strictest-ever nitrogen oxide standards for new heavy-duty commercial trucks.

Present Day

July 1st

Insurance Changes
Accident Benefits Insurance will undergo changes

Ministry of Transport
The Ministry of Transportation (MTO) were given enforcement authority and centralized oversight by TSSEA.

Code of Conduct
Ontario developed regulations for standard licensing, a code of conduct for operators and drivers, billing rules and record keeping.

Consumer Protection
Consumer protection regulations were proposed including consent requirements, itemized invoices, right to choose tow destination and a ban on unsolicited towing pressure.

2022

Regulatory Positions
The Director of Towing position was created.

Regulatory Framework
Compliance rules, a certification system and an enforcement model are developed.

2023

July 4th

Regulatory Compliance
Certifications become legal requirements and License Appeal Tribual begins accepting TSSEA cases. No clear framework published.

2024

January 1st

TSSEA Compliance Begins
Tow truck drivers and operators are required to use consent to tow, consent to store, compliant invoices, compliant runsheets, take and retain photos, meet requirements for truck decals, and maintain TSSEA certificates

Enforcement Begins
TSSEA enforcement of Tow Operator, and Storage begins. and maxiumum rate schedules must be published to the MTO.

March 1st

1st Maximum Rate Schedule
TSSEA implements the first iteration of the maximum rate schedule and inital submission are required by March 1st, 2024

RSLA Section 24
The province experienced an increase in Section 24 applications impacting vehicle storage impounds. Insurance companies were clearly using this consumer protection law as a sword, not a shield.

December

2nd Amendment to Maximum Rate Schedule
Revised the service categories

October

CTA Requests Clarity and Understanding
CTA requests clarity and understanding of the complaints process, warning letters and the appeals process.

September

Law Enforcement
Provincial and Municipal Towing Task Forces growing across the province.

Certificate Cancellations
First TSSEA certificate cancellation order brought to the attention of the CTA.

TZP Planned Expansions
The TZP plans expansions to the Hamilton region creating 4 new zones with 15 subzones.

2026

March

Fuel Update
The cost of fuel passes $2/litre

March

1st Proposes Maximum Rate Cap
TSSEA proposes the first maximum rate cap.

March

CTA and ORG Submits Policy Brief
The CTA and ORG submit a Policy Brief to TSSEA providing feedback on the proposed rate cap.

April 1st

Tow Zone Expansion
The expanded Tow Zone Project is implemented and active.

May 11th

License Requirements
Ontario's Bill 60 is implemented requiring applicants to provide proof of legal work authorization and Ontario Residency.

June 19th

TSSEA Hires Consultant
TSSEA hires KPMG as their consultant for prescribing maximum rates



Did you know that as of July 1, 2026, the proposed Administrative Monetary Penalties are approved under the Towing and Storage Safety and Enforcement Act, 2021

O. Reg. 184/26: ADMINISTRATIVE PENALTIES

MTO will be authorized to issue Administrative Penalties for TSSEA violations. A single violation can result in a fine of up to $5,000, which may be issued to the storage operator, the tow truck driver, the company, or any combination of these parties. Please note that maximum penalties can be applied for each individual violation.

Some examples of infractions that can lead to monetary penalties are:

Operational Violations:

- Operating without a valid TSSEA certificate
- Failing to display your certificate number on tow trucks
- Towing without the vehicle owner's consent (except in specific circumstances like police-directed tows)
- Taking a vehicle to a storage facility different from what was requested
- Charging more than the published maximum rates filed with the Ministry
- Refusing to release a vehicle when the customer pays the proper fees

Documentation & Transparency Violations:

- Failing to provide customers with proper receipts or price disclosures
- Not maintaining required records or reporting
- False or misleading advertising about services or pricing
- Failing to publish maximum rates publicly

Safety & Training Violations:

- Employing drivers who haven't completed required training
- Operating unsafe or improperly equipped tow trucks
- Violating safety protocols at accident scenes

Did you know that starting July 1, 2026, auto insurance will be changing in Ontario?

As of July 1, 2026, some Statutory Accident Benefits (SAB) will become optional. Standard medical, rehabilitation and attendant care benefits will continue to be included in all auto insurance policies. You still have the option to purchase additional or increased benefits and coverages, such as supplementary medical, rehabilitation, attendant care, dependant care and indexation benefits. Coverage will be limited to the named insured, their spouse, their dependents, and listed drivers on the auto policy.

The following auto insurance accident benefits will become optional:

- Income replacement
- Non-earner
- Caregiver benefits
- Lost educational expenses
- Expenses of visitors
- Housekeeping and home maintenance
- Damage to personal items
- Death benefits
- Funeral benefits

Existing Customer

Policies renew with the current coverage, including the newly optional Accident Benefits you already have, unless you choose to make changes. Be sure to review your coverage carefully.

New Customer

Choose which optional Accident Benefits to include when purchasing a policy. Ask your insurance representative which benefits are included in your quote. Based on your needs, you may want to add optional benefits to your policy.

Commercial Customer

Existing commercial customers will renew with all the newly optional Accident Benefit coverages you already have. These coverages can be adjusted to fit your business's unique needs

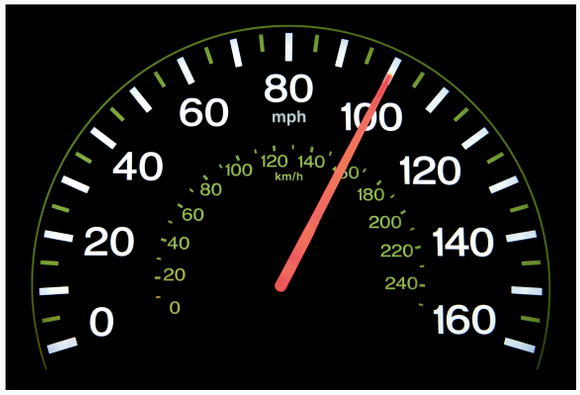




PROPOSED CHANGES TO THE HIGHWAY TRAFFIC ACT

Speed Limiter

The minimum fine of $310 for operating a vehicle without a speed limiter will increase to $1,000. This means that if you are caught driving at 115 km/h or above, you will face a speeding charge and a $1,000 fine for not having a speed limiter. Both the operator (carrier) and the driver may be held accountable for this charge and fine.





Cell Phones

The minimum penalty for holding or using a cell phone will rise from $500 to $1,000 plus additional costs. If convicted for holding or using a cell phone in a commercial vehicle, the license suspension period will extend from 3 days to 7 days for the first offence. For a second offence, the suspension will last 14 days, and for a third offence, it will be 60 days.

Careless Driving

The penalty range for careless driving will increase from a minimum of $400 to a maximum of $2,000, with a new minimum of $1,000 and a maximum of $5,000. When a driver is charged with careless driving, there will be an automatic roadside suspension of their driver's license for a duration of 7 days. If charged with careless driving causing harm or death, the roadside suspension will be for a duration of 30 days.



Did you know that there are updates to the Ontario Drivers Licensing (DL)?

O. Reg. 185/26 DRIVERS' LICENCES



Updates for Applicants from Non-Reciprocal Jurisdictions (Class G)

Effective July 1, 2026:
Anyone applying for a Class G driver's licence from a jurisdiction that does not have a reciprocal exchange agreement with Ontario will:
Have their foreign driving experience capped at a maximum of 12 months, even if more verified experience is presented.
Be required to complete both the Class G2 and Class G road tests.
Be subject to a mandatory 12-month waiting period after passing the G2 road test before attempting the Class G road test, regardless of prior experience.
Be eligible to attempt the Class G2 road test immediately if they have 12 months of verified driving experience and may drive independently upon passing.

Mandatory Waiting Period for Class A Licensing

Effective January 1, 2027:
Applicants for a full Class A licence must hold a valid Ontario Class G or higher (A(R), B, C, D, E or F - not G1, G2, M, M1, M2) licence for at least six months before attempting the Class A road test.
The six-month period begins on the date a driver first obtains a full Class G licence in Ontario.
Equivalent driving experience from other Canadian jurisdictions may be recognized and counted towards the waiting period where applicable. Existing policy regarding exchanges from other Canadian jurisdictions will apply.
Applicants may begin completing Class A licensing requirements (such as the medical report, knowledge test, and mandatory entry-level training) during the waiting period. The road test must take place after the six-month requirement has been met.





Help Build the First Ontario Towing Operating Cost Index

What is the Towing Operating Cost Index?

A cost-of-operations index based on a fixed basket of major input costs: labour, fuel, insurance, repairs, equipment ownership, yard/office costs, compliance, technology, and administration.

What the Towing Operating Cost Index is NOT:

It is not a rate guide, recommended fee schedule, margin survey, or pricing tool. It will not publish customer rates, target margins, future price plans, individual company costs, customer-specific contract data, or bids.

Every towing and recovery operator knows the same basic truth: the cost of running a professional towing business has changed dramatically.

The trucks cost more. Skilled labour is harder to find and retain. Insurance premiums can move sharply from one renewal to the next. Fuel, tires, parts, hydraulics, yard costs, software, compliance, training, and administrative requirements all add pressure. Yet when towing businesses talk to customers, insurers, motor clubs, municipalities, regulators, or the public, there is often no trusted Ontario-specific measure that shows how the cost of operating a towing and recovery business is actually changing. That is the purpose of the Ontario Towing Operating Cost Index.

The project will create a confidential, data-driven index that tracks changes in the typical operating costs of Ontario towing and recovery businesses. It will not collect towing rates, bids, customer prices, margins, or future pricing plans. It will focus only on historical and current operating-cost inputs such as labour, fuel, insurance, repairs, equipment, property, technology, and compliance.

Ontario’s towing industry is operating in a more formal and regulated environment than it did a few years ago. Provincial certification now applies to tow operators, tow truck drivers, and vehicle storage operators. Ontario also regulates towing and storage charges through maximum-rate and rate-schedule rules. In that environment, the industry needs reliable cost data that is credible, careful, and professionally handled.

General inflation numbers are useful, but they do not tell the full story for towing. A consumer inflation measure is built around a broad basket of household goods and services; Statistics Canada describes the CPI as comparing the cost of a fixed basket over time. A towing company has a very different basket: heavy equipment, specialized insurance, fuel, trained operators, vehicle storage, maintenance, dispatch systems, compliance, and 24/7 readiness. The Ontario Towing Operating Cost Index will be built around that industry-specific basket.

Your participation matters because the index will only be credible if real operators contribute real data. The survey is designed to be completed from records you already have: your annual expense categories, fleet profile, insurance renewal, fuel costs, payroll costs, and current cost changes. Individual responses will remain confidential. Results will be published only in aggregate index form, and no individual company's data will be released.

This project is also being designed with competition-law safeguards. The survey does not ask what you charge customers. It does not ask what you plan to charge in the future. It does not ask for customer names, bids, contract terms, margins, or market strategy. The goal is not to coordinate pricing. The goal is to measure operating-cost change in a way that is transparent, aggregated, and useful.

A credible cost index can help the entire sector have better conversations. It can support evidence-based discussions with municipalities, police services, insurers, motor clubs, fleet customers, policymakers, and the public. It can help explain why a towing operation's cost structure is not the same as a general service business. It can also help owners benchmark their own cost pressures against broader industry trends without revealing private company information.

The first edition will focus on Ontario. Over time, the project may expand to additional provinces or create service-specific sub-indexes for light-duty towing, heavy recovery, storage-yard operations, or regional markets, but the first priority is to build a strong Ontario baseline. Participation is simple: complete the confidential survey, provide your best available cost information, and indicate whether the CTA may follow up to clarify any figures. Companies that participate will receive early access to the summary findings and will help establish the foundation for a tool the industry can use year after year.

Ontario towing and recovery businesses provide essential services in difficult conditions, often around the clock and often when customers are under stress. A professional industry deserves professional data. This index is a step toward making the industry's real operating-cost pressures visible, measurable, and better understood.

Please participate in the Ontario Towing Operating Cost Index survey and help build the benchmark the industry has been missing.

Contact the CTA at **signup@towingcostindex.ca** to participate in the survey.

BOARD OF DIRECTORS

The Canadian Towing Association (CTA) operates as a national federation representing towing and recovery professionals across Canada. Its board structure follows a regional model to ensure coast-to-coast representation.

The CTA board collectively works to establish industry standards, serves to advocate for industry concerns at the provincial and national level, and promote safety and professionalism across all Canadian towing operations.



Doug Nelson

Executive Director

Doug Nelson is a veteran leader in Canada's towing and recovery industry, with more than 40 years of hands-on experience in heavy-duty towing, recovery operations, and industry advocacy. As Executive Director of the Canadian Towing Association and former founder of the Provincial Towing Association of Ontario, he has helped shape training, safety standards, and government relations. Nelson's contributions earned him the Towman of the Year award and induction into the Towing Hall of Fame in 2004.



Joseph Gagne

Ontario - Abrams Towing

Joey Gagne is a pioneering figure in Canada's towing and recovery industry, recognized for transforming Abrams Towing from a single-truck operation in 1984 into one of the largest towing fleets in Ontario. As a leader within the industry, he has championed safety, training, and regulatory reform while advocating for professionalism across the industry. Joey's decades of leadership, community involvement, and dedication to advancing towing standards have earned him widespread respect throughout Canada and beyond.

BOARD OF DIRECTORS



Mike Burstall

Quebec - Burstall Conrad Towing

Mike Burstall is a highly respected towing industry professional with more than 45 years of experience in heavy-duty towing, recovery, and transportation services. As co-owner of Burstall Conrad Towing in Montreal, he has helped build one of Quebec's leading towing operations. A strong industry advocate, Mike has served in leadership roles with both the APDQ and the Canadian Towing Association, promoting safety, innovation, and higher professional standards across Canada.



Bruce Campbell

Alberta - Standish Towing and Recovery

Bruce Campbell is a highly respected towing and recovery expert with nearly five decades of industry experience as owner of Standish Towing and Recovery in Banff, Alberta. A Red Seal–certified heavy truck technician and longtime WreckMaster lead instructor, he has trained military personnel, police, and emergency responders nationwide. Campbell has also worked alongside government and industry leaders to advance towing safety standards, emergency response practices, and operational regulations across Canada.



Paul Beaton

Nova Scotia - Beaton Towing

For more than five decades, Paul's towing company has been serving the Sackville, Bedford, and Halifax region with vehicle towing services and is affiliated with many roadside assistance programs for lockout services, fuel delivery, battery boosting, and tire changes. Known for his professional attitude and willingness to help Paul has agreed to the directors post for Nova Scotia and Eastern Canada.



Shon Crumley

Saskatchewan - Dakota Towing Ltd.

Shon Crumley is an award-winning towing and recovery professional and owner of Dakota Towing Ltd. in Saskatchewan. A WreckMaster of the Year recipient and certified heavy rescue specialist, he has extensive training in vehicle extrication and emergency response through his firefighting background. Crumley has also presented to Saskatchewan government committees advocating for stronger roadside safety laws and improved protections for tow operators.

CANADIAN TOWING Association Inc.

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