

Auto insurance companies are now mandated to offer discounts for using winter tires.

The Ontario Government says, on average, drivers with winter tires can have their auto insurance rates reduced by between two and five per cent.

Winter tires enhance safety and lessen the likelihood of collisions by improving braking and handling in snowy, slushy and icy conditions. When considering winter tires, you should:

- Look for models that carry a logo of a snowflake on a peaked mountain
- Install them in sets of four
- Check their air pressure and condition at least once a month
- Get new tires if they are worn close to the tread-wear indicators

The winter tire discount is one of many ways the province is reducing insurance costs for Ontario's almost ten million drivers.

Other reforms include prohibiting auto insurance premium increases for minor at-fault accidents and lowering the maximum interest rate that can be charged on monthly auto insurance premium payments to 1.3 per cent from 3 per cent.